

1984  
HOUSEHOLD  
EXPENDITURE  
SURVEY



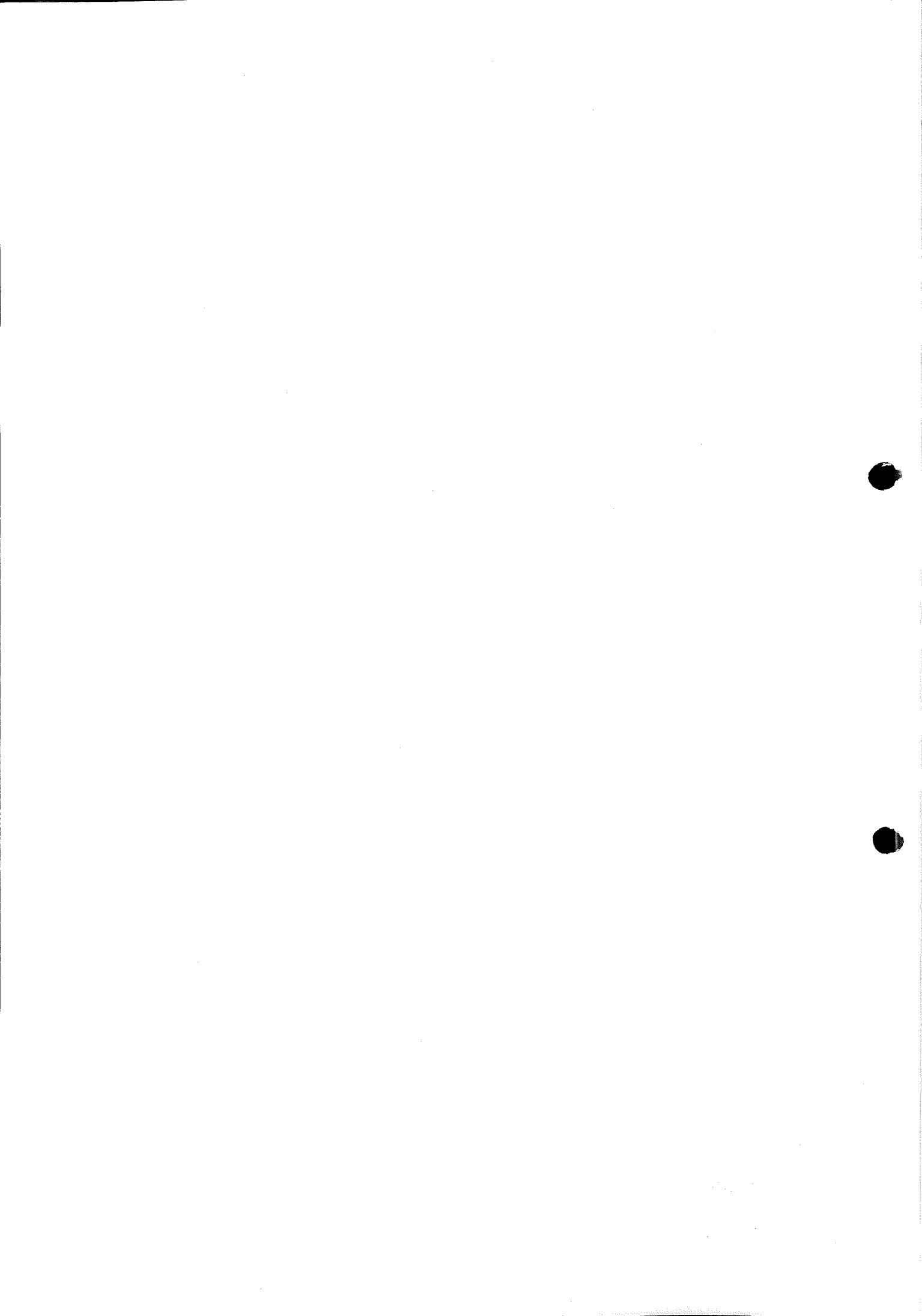
VICTORIA

**NEW ISSUE**

**10 September 1987**

**1984**  
**HOUSEHOLD EXPENDITURE SURVEY**  
**VICTORIA**

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## FOREWORD

This publication presents final results, for Victoria, from the 1984 Household Expenditure Survey (HES). This survey was conducted throughout 1984, with the aim of measuring the levels and patterns of expenditure on commodities and services by private households in Australia, and to identify factors which influence these levels and patterns.

Information is presented on the following topics: a comparison of expenditure patterns between the States and Territories, the effects of household characteristics on expenditure, expenditure in the Victorian labour force regions, expenditure patterns of selected social groups, and expenditure on specific commodities. A range of demographic and socio-economic variables is presented in each chapter, including: average weekly household income, principal source of household income, age of household members, number of employed persons per household, and family composition.

For readers who are interested in a comparison of income distribution between the 1984 HES and the 1975-76 HES, details are presented in Appendix I. Information on the scope and coverage of the survey, the survey design, the data collection method, and the definitions used is outlined in Appendix II: Explanatory notes. Information on the reliability of the estimates is contained in Appendix III.

Special thanks are extended to all those households in the sample whose co-operation and high degree of response was vital to the success of the survey. Comments from readers on any aspects of this publication are most welcome.

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September 1987

<b>INQUIRIES</b>	Inquiries concerning these statistics may be made by telephoning Information Services Subsection on Melbourne (03) 653 0181; for copies of this publication ask for the Bookshop. For advice on the interpretation of these statistics ask for John Camfield, Assistant Director, Social Development Section.
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## HOUSEHOLD EXPENDITURE IN STATES, TERRITORIES, AND AUSTRALIA

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### Outline

This chapter presents summary household expenditure data for each State and Territory and for Australia as a whole. Information is also presented for the capital city of each State and Territory, together with a total for the eight capital cities.

### Victoria and Australia

Victorian households had a higher average weekly household income and a higher average weekly household expenditure (Charts 1.1, 1.2, and Table 1.3) than Australian households (incomes of \$472.22 and \$453.60, respectively, and expenditures of \$370.31 and \$361.84, respectively). However, there was very little difference in the expenditure patterns of Victorian and Australian households.

### Victoria and other States and Territories

#### *Overall expenditure on commodities and services*

Household expenditure on commodities and services varied considerably across States and Territories. Of the States, the average weekly household expenditure of Victorian households (\$370.31) was second only to that of households in New South Wales (\$373.31). However, households in the Northern Territory (N.T.) and the Australian Capital Territory (A.C.T.) spent considerably more on commodities and services (averages of \$463.46 and \$472.38 per week, respectively) than households in any of the States (Chart 1.1).

To some extent, the differences in household expenditure reflect differences in average weekly household income across States and Territories. Victorian households had the highest average weekly household income (\$472.22) of all the States. However, average weekly household income was considerably higher in the N.T. and the A.C.T. (\$583.96 and \$627.97, respectively) than in any of the States (Chart 1.2). The differences in household income were, in turn, associated with differences in characteristics such as the average number of employed persons per household and the proportion of household income derived from earnings or government cash benefits.

#### *Expenditure on selected items*

Variations between States and Territories in expenditure on specific commodities and services mainly reflect variations in total expenditure on all commodities and services. The effect of variations of this nature may be minimised by expressing the expenditure on specific commodities and services as a proportion of total expenditure. On this basis there was little difference in the expenditure patterns of households across States and Territories.

### Melbourne and other capital cities

As was the case for households in Victoria and other States and Territories, the level of expenditure among capital city households generally reflected their level of income (Charts 1.1, 1.2, and Table 1.4). Of all the State capital cities, Melbourne households had the second highest average weekly income and expenditure on commodities and services (\$492.49 and \$383.23, respectively). However, capital city households in the N.T. and the A.C.T. had considerably higher average weekly income (\$597.28 and \$631.09, respectively) and expenditure on commodities and services (\$468.33 and \$474.85 per week, respectively) than households in the State capital cities.

### Capital cities and States/Territories

#### *Overall expenditure on commodities and services*

Expressing the average weekly income and expenditure of households in capital cities as a percentage of the income and expenditure of households in the corresponding States and Territories provides a measure of the disparity, if any, between capital city households and State or Territory households. For each capital city, average weekly household expenditure on commodities and services was at least as great as for the corresponding State or



Territory. Differences ranged from 0.5 per cent (Canberra/Australian Capital Territory) to 12.0 per cent (Hobart/Tasmania). Melbourne households spent 3.5 per cent more on commodities and services than Victorian households (Tables 1.3, 1.4, and Chart 1.5).

Similarly, but with the exception of households in Perth, average weekly income for households in capital cities was at least as great as for households in the corresponding States and Territories. Households in Perth had, on average, marginally less (0.2 per cent) income than households in Western Australia (\$452.08 and \$452.87 per week, respectively). The average weekly income of Melbourne households was 4.3 per cent higher than for Victorian households, while households in Hobart had an average weekly income 13.0 per cent higher than households in Tasmania (Tables 1.3, 1.4, and Chart 1.6).

*Expenditure on selected items*

The amount spent on specific commodities and services by capital city households was generally similar to (i.e. within 10.0 per cent of) that spent by State or Territory households. The main exception was in Tasmania, where Hobart households spent up to 25.9 per cent more than Tasmanian households on certain commodities and services.

**CHART 1.1 AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON COMMODITIES AND SERVICES BY STATES/TERRITORIES AND CAPITAL CITIES, 1984**

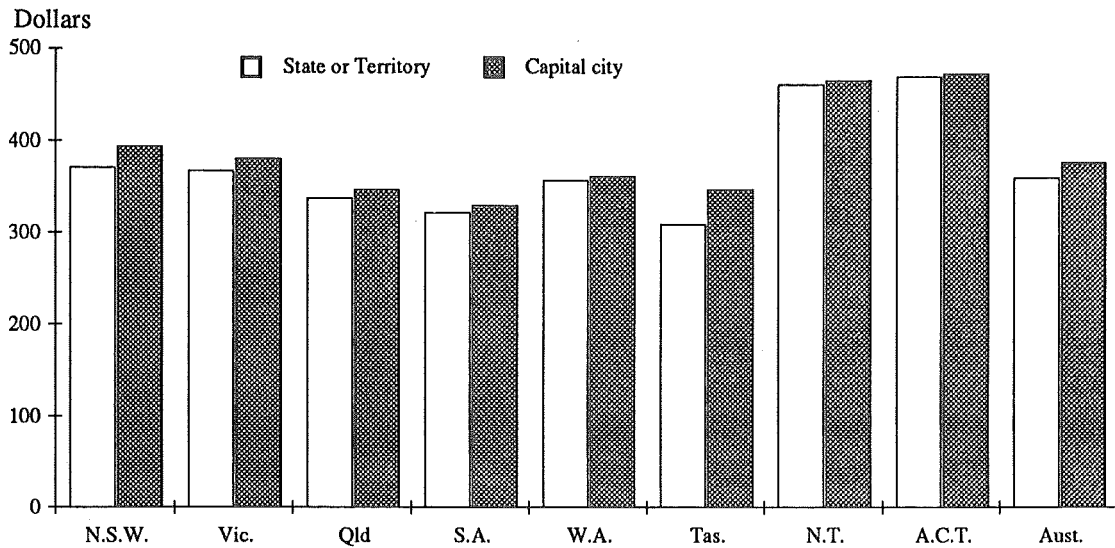


Chart 1.1 shows that households in the two Territories spent more on commodities and services than households in any of the States.

**CHART 1.2 AVERAGE WEEKLY HOUSEHOLD INCOME BY STATES/TERRITORIES AND CAPITAL CITIES, 1984**

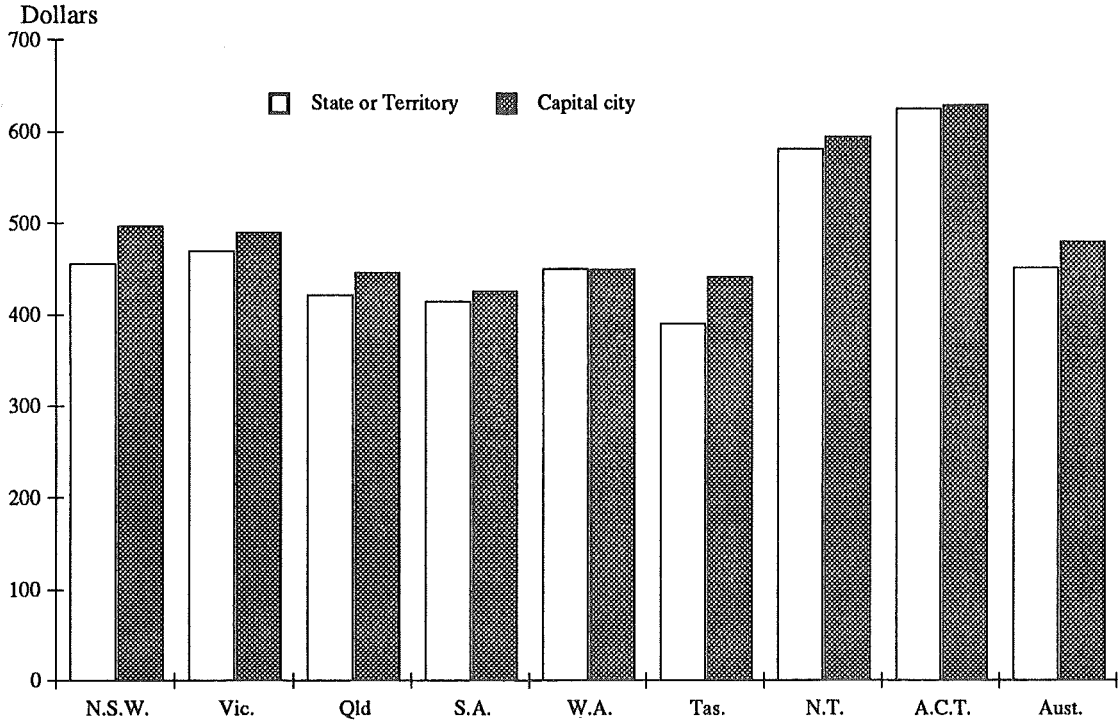


Chart 1.2 indicates that households in the two Territories had higher incomes than households in any of the States.

TABLE 1.3 HOUSEHOLD EXPENDITURE BY STATES AND TERRITORIES, 1984

Broad expenditure group	State or Territory			
	New South Wales	Victoria	Queensland	South Australia
Average weekly household expenditure (\$)				
Commodity or service -				
Current housing costs (selected dwelling)	52.05	45.70	43.17	36.63
Fuel and power	9.76	12.19	9.27	10.72
Food and non-alcoholic beverages	73.14	73.18	69.32	62.79
Alcoholic beverages	13.13	11.11	12.21	11.49
Tobacco	5.65	6.41	4.63	5.50
Clothing and footwear	26.26	24.21	18.80	20.66
Household furnishings and equipment	28.85	27.67	23.04	29.84
Household services and operation	16.20	15.86	14.92	14.30
Medical care and health expenses	14.07	15.40	13.17	13.64
Transport	57.22	61.92	58.24	54.89
Recreation	42.34	45.89	40.48	36.47
Personal care	6.74	6.89	6.01	6.72
Miscellaneous commodities and services	27.91	23.89	27.33	20.52
<b>Total commodity or service expenditure</b>	<b>373.31</b>	<b>370.31</b>	<b>340.58</b>	<b>324.18</b>
Selected other payments -				
Income tax	82.35	85.35	69.32	67.63
Mortgage payments - principal (selected dwelling)	6.81	6.43	6.43	5.26
Other capital housing costs	24.15	16.70	10.75	9.36
Superannuation and life insurance	10.93	12.07	11.14	10.75
<b>Total selected other payments</b>	<b>124.24</b>	<b>120.54</b>	<b>97.65</b>	<b>93.01</b>
<b>Total</b>	<b>497.55</b>	<b>490.85</b>	<b>438.23</b>	<b>417.18</b>
Proportion of total expenditure on commodities and services (%)				
Commodity or service -				
Current housing costs (selected dwelling)	13.9	12.3	12.7	11.3
Fuel and power	2.6	3.3	2.7	3.3
Food and non-alcoholic beverages	19.6	19.8	20.4	19.4
Alcoholic beverages	3.5	3.0	3.6	3.5
Tobacco	1.5	1.7	1.4	1.7
Clothing and footwear	7.0	6.5	5.5	6.4
Household furnishings and equipment	7.7	7.5	6.8	9.2
Household services and operation	4.3	4.3	4.4	4.4
Medical care and health expenses	3.8	4.2	3.9	4.2
Transport	15.3	16.7	17.1	16.9
Recreation	11.3	12.4	11.9	11.2
Personal care	1.8	1.9	1.8	2.1
Miscellaneous commodities and services	7.5	6.5	8.0	6.3
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

TABLE 1.3 HOUSEHOLD EXPENDITURE BY STATES AND TERRITORIES, 1984 - *continued*

Broad expenditure group	State or Territory				Australia
	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	41.50	39.04	67.42	60.78	46.46
Fuel and power	10.37	10.91	10.71	13.57	10.56
Food and non-alcoholic beverages	69.18	62.80	88.24	86.06	71.22
Alcoholic beverages	13.24	9.45	25.04	15.05	12.30
Tobacco	6.27	5.56	9.60	4.42	5.73
Clothing and footwear	20.72	23.18	17.85	29.54	23.46
Household furnishings and equipment	28.54	23.93	37.26	35.62	27.69
Household services and operation	15.74	13.16	22.89	20.07	15.70
Medical care and health expenses	12.72	11.40	15.33	15.92	14.07
Transport	62.47	47.59	68.47	80.93	59.00
Recreation	46.50	41.01	60.83	59.78	43.13
Personal care	6.24	5.70	7.01	7.87	6.60
Miscellaneous commodities and services	26.52	18.17	32.82	42.76	25.93
<b>Total commodity or service expenditure</b>	<b>360.01</b>	<b>311.90</b>	<b>463.46</b>	<b>472.38</b>	<b>361.84</b>
Selected other payments -					
Income tax	81.82	66.06	106.55	131.49	80.07
Mortgage payments - principal (selected dwelling)	7.09	4.82	5.06	7.95	6.49
Other capital housing costs	21.44	6.78	*25.82	*24.84	18.01
Superannuation and life insurance	11.47	10.53	19.77	23.25	11.51
<b>Total selected other payments</b>	<b>121.82</b>	<b>88.19</b>	<b>157.21</b>	<b>187.53</b>	<b>116.07</b>
<b>Total</b>	<b>481.83</b>	<b>400.09</b>	<b>620.67</b>	<b>659.91</b>	<b>477.91</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	11.5	12.5	14.5	12.9	12.8
Fuel and power	2.9	3.5	2.3	2.9	2.9
Food and non-alcoholic beverages	19.2	20.1	19.0	18.2	19.7
Alcoholic beverages	3.7	3.0	5.4	3.2	3.4
Tobacco	1.7	1.8	2.1	0.9	1.6
Clothing and footwear	5.8	7.4	3.9	6.3	6.5
Household furnishings and equipment	7.9	7.7	8.0	7.5	7.7
Household services and operation	4.4	4.2	4.9	4.2	4.3
Medical care and health expenses	3.5	3.7	3.3	3.4	3.9
Transport	17.4	15.3	14.8	17.1	16.3
Recreation	12.9	13.1	13.1	12.7	11.9
Personal care	1.7	1.8	1.5	1.7	1.8
Miscellaneous commodities and services	7.4	5.8	7.1	9.1	7.2
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

TABLE 1.3 HOUSEHOLD EXPENDITURE BY STATES AND TERRITORIES, 1984 - *continued*

Household characteristics	State or Territory			
	New South Wales	Victoria	Queensland	South Australia
<i>Average weekly household income (\$)</i>	458.43	472.22	424.07	417.13
Proportion of total income being -				
Wages and salaries (%)	71.61	72.79	69.27	70.00
Own business (%)	8.80	7.44	9.93	8.23
Government pensions and benefits (%)	11.63	10.08	12.18	13.47
Other (%)	7.96	9.70	8.62	8.29
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.34	47.64	46.95	47.52
Average number of persons per household -				
Under 18 years	0.86	0.83	0.95	0.78
18 to 64 years	1.69	1.73	1.69	1.66
65 years and over	0.28	0.27	0.29	0.29
Total	2.82	2.83	2.93	2.73
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	40.24	41.46	42.66	37.42
Being bought (%)	30.10	33.92	28.66	32.58
Renting - government (%)	6.04	3.12	3.94	10.51
Renting - private (%)	19.77	19.17	21.23	16.96
Occupied rent free (%)	3.85	2.33	3.51	2.53
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.18	1.24	1.18	1.16
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	23.83	23.20	24.19	24.48
with dependent children only (%)	27.97	30.78	31.84	27.48
other (%)	14.19	13.51	12.86	13.77
Single parent one family household only (%)	5.86	4.07	3.89	5.98
Single person household (%)	19.65	19.25	17.96	19.82
Other (%)	8.51	9.19	9.26	8.47
Total (%)	100.00	100.00	100.00	100.00
Estimated number of households being in -				
Metropolitan areas ('000)	1,121.8	945.3	376.3	342.5
Other urban areas ('000)	516.8	283.2	323.2	68.8
Rural areas ('000)	128.3	92.1	95.1	50.4
<i>Number of households in sample</i>	2,040	1,947	1,504	1,049
Estimated total number in population -				
Households ('000)	1,766.9	1,320.6	794.5	461.6
Persons ('000)	4,983.9	3,737.1	2,329.8	1,261.7

TABLE 1.3 HOUSEHOLD EXPENDITURE BY STATES AND TERRITORIES, 1984 - *continued*

Household characteristics	State or Territory				Australia
	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	
<i>Average weekly household income (\$)</i>	452.87	392.47	583.96	627.97	453.60
Proportion of total income being -					
Wages and salaries (%)	71.67	65.04	85.14	83.21	71.62
Own business (%)	8.94	9.66	4.43	4.42	8.46
Government pensions and benefits (%)	10.96	15.40	4.49	4.61	11.29
Other (%)	8.42	9.90	5.94	7.76	8.63
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	45.33	46.79	37.44	41.83	47.05
Average number of persons per household -					
Under 18 years	0.87	0.93	1.12	1.00	0.86
18 to 64 years	1.71	1.60	1.88	1.91	1.70
65 years and over	0.24	0.27	0.04	0.12	0.27
Total	2.82	2.80	3.03	3.03	2.84
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	33.02	36.35	10.42	16.32	39.42
Being bought (%)	35.32	35.54	33.70	52.96	32.08
Renting - government (%)	6.88	8.32	28.99	12.67	5.71
Renting - private (%)	20.07	16.71	23.93	15.80	19.49
Occupied rent free (%)	4.70	3.09	2.95	2.25	3.31
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.23	1.03	1.50	1.50	1.20
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	26.04	25.88	15.83	17.80	23.91
with dependent children only (%)	28.85	32.19	40.55	37.96	29.68
other (%)	13.59	10.10	9.08	12.45	13.54
Single parent one family household only (%)	4.25	6.53	8.14	6.67	4.99
Single person household (%)	18.76	18.88	13.55	14.29	19.08
Other (%)	8.50	6.42	12.85	10.84	8.80
Total (%)	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -					
Metropolitan areas ('000)	341.1	59.4	20.2	73.4	3,279.9
Other urban areas ('000)	82.0	61.1	5.1	..	1,340.1
Rural areas ('000)	27.8	24.0	**	0.9	419.2
<i>Number of households in sample</i>	1,084	718	587	642	9,571
Estimated total number in population -					
Households ('000)	450.9	144.5	26.0	74.3	5,039.2
Persons ('000)	1,269.7	404.7	78.8	225.2	14,290.9

TABLE 1.4 HOUSEHOLD EXPENDITURE BY CAPITAL CITIES, 1984

Broad expenditure group	Capital city statistical division			
	Sydney	Melbourne	Brisbane	Adelaide
	Average weekly household expenditure (\$)			
Commodity or service -				
Current housing costs (selected dwelling)	60.79	50.46	48.86	40.33
Fuel and power	9.62	12.47	9.10	10.37
Food and non-alcoholic beverages	76.85	75.71	68.45	64.55
Alcoholic beverages	13.90	11.36	11.72	12.06
Tobacco	5.93	6.72	4.72	5.82
Clothing and footwear	28.89	25.65	18.83	21.67
Household furnishings and equipment	28.33	27.52	23.79	30.86
Household services and operation	16.73	16.25	15.06	14.36
Medical care and health expenses	14.52	15.89	12.28	13.13
Transport	57.01	60.38	59.93	53.10
Recreation	45.90	48.25	41.17	37.68
Personal care	7.29	7.32	6.74	7.11
Miscellaneous commodities and services	30.61	25.24	28.35	20.96
<b>Total commodity or service expenditure</b>	<b>396.37</b>	<b>383.23</b>	<b>349.01</b>	<b>332.01</b>
Selected other payments -				
Income tax	92.81	91.09	77.48	72.99
Mortgage payments - principal (selected dwelling)	7.94	6.77	6.83	6.03
Other capital housing costs	28.78	20.54	5.49	13.70
Superannuation and life insurance	11.71	12.04	12.54	11.03
<b>Total selected other payments</b>	<b>141.23</b>	<b>130.44</b>	<b>102.34</b>	<b>103.74</b>
<b>Total</b>	<b>537.60</b>	<b>513.67</b>	<b>451.35</b>	<b>435.75</b>
	Proportion of total expenditure on commodities and services (%)			
Commodity or service -				
Current housing costs (selected dwelling)	15.3	13.2	14.0	12.1
Fuel and power	2.4	3.3	2.6	3.1
Food and non-alcoholic beverages	19.4	19.8	19.6	19.4
Alcoholic beverages	3.5	3.0	3.4	3.6
Tobacco	1.5	1.8	1.4	1.8
Clothing and footwear	7.3	6.7	5.4	6.5
Household furnishings and equipment	7.1	7.2	6.8	9.3
Household services and operation	4.2	4.2	4.3	4.3
Medical care and health expenses	3.7	4.1	3.5	4.0
Transport	14.4	15.8	17.2	16.0
Recreation	11.6	12.6	11.8	11.3
Personal care	1.8	1.9	1.9	2.1
Miscellaneous commodities and services	7.7	6.6	8.1	6.3
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

TABLE 1.4 HOUSEHOLD EXPENDITURE BY CAPITAL CITIES, 1984 - *continued*

Broad expenditure group	Capital city statistical division				All capital city statistical divisions
	Perth	Hobart	Darwin	Canberra	
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	47.03	43.13	71.02	61.37	52.63
Fuel and power	10.61	11.58	10.19	13.60	10.69
Food and non-alcoholic beverages	69.07	66.31	90.76	86.42	73.57
Alcoholic beverages	12.51	11.90	25.36	15.06	12.64
Tobacco	5.78	6.13	9.36	4.42	5.98
Clothing and footwear	21.67	25.00	17.28	29.80	25.18
Household furnishings and equipment	28.46	24.62	33.70	36.01	27.99
Household services and operation	15.88	14.37	23.22	20.18	16.14
Medical care and health expenses	12.76	12.94	16.23	15.95	14.34
Transport	62.28	55.34	72.61	80.97	59.06
Recreation	45.79	49.91	58.67	60.15	45.64
Personal care	6.61	6.44	6.94	7.92	7.14
Miscellaneous commodities and services	25.25	21.79	33.00	43.00	27.37
<b>Total commodity or service expenditure</b>	<b>363.70</b>	<b>349.46</b>	<b>468.33</b>	<b>474.85</b>	<b>378.38</b>
Selected other payments -					
Income tax	83.17	75.72	111.57	132.19	88.17
Mortgage payments - principal (selected dwelling)	8.20	6.57	5.14	8.04	7.26
Other capital housing costs	24.67	*14.93	*32.44	*24.83	21.41
Superannuation and life insurance	12.07	14.08	21.28	23.44	12.23
<b>Total selected other payments</b>	<b>128.10</b>	<b>111.29</b>	<b>170.43</b>	<b>188.50</b>	<b>129.08</b>
<b>Total</b>	<b>491.80</b>	<b>460.75</b>	<b>638.76</b>	<b>663.35</b>	<b>507.46</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	12.9	12.3	15.2	12.9	13.9
Fuel and power	2.9	3.3	2.2	2.9	2.8
Food and non-alcoholic beverages	19.0	19.0	19.4	18.2	19.4
Alcoholic beverages	3.4	3.4	5.4	3.2	3.3
Tobacco	1.6	1.8	2.0	0.9	1.6
Clothing and footwear	6.0	7.2	3.7	6.3	6.7
Household furnishings and equipment	7.8	7.0	7.2	7.6	7.4
Household services and operation	4.4	4.1	5.0	4.2	4.3
Medical care and health expenses	3.5	3.7	3.5	3.4	3.8
Transport	17.1	15.8	15.5	17.1	15.6
Recreation	12.6	14.3	12.5	12.7	12.1
Personal care	1.8	1.8	1.5	1.7	1.9
Miscellaneous commodities and services	6.9	6.2	7.0	9.1	7.2
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



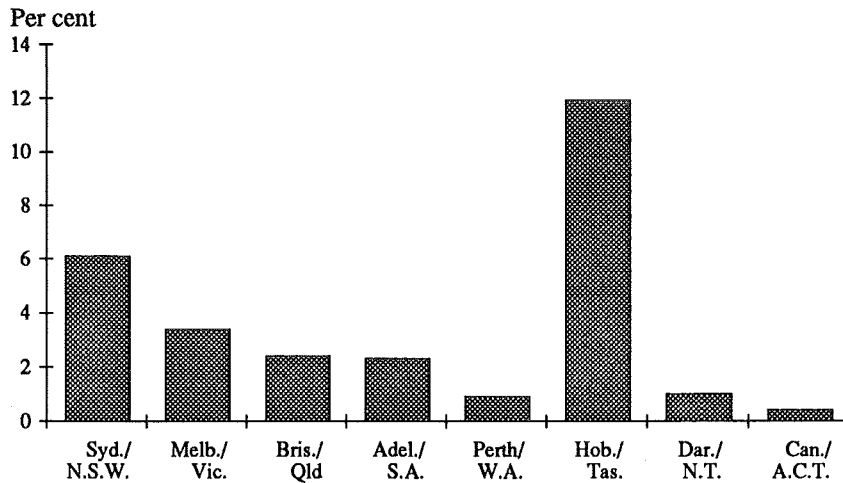
TABLE 1.4 HOUSEHOLD EXPENDITURE BY CAPITAL CITIES, 1984 - *continued*

Household characteristics	Capital city statistical division			
	Sydney	Melbourne	Brisbane	Adelaide
<i>Average weekly household income (\$)</i>	499.23	492.49	448.41	427.94
Proportion of total income being -				
Wages and salaries (%)	74.09	74.71	74.18	72.17
Own business (%)	8.09	6.34	6.98	5.74
Government pensions and benefits (%)	9.70	9.13	10.79	13.76
Other (%)	8.12	9.82	8.04	8.33
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.29	47.43	46.34	47.10
Average number of persons per household -				
Under 18 years	0.80	0.82	0.92	0.77
18 to 64 years	1.72	1.75	1.69	1.66
65 years and over	0.27	0.26	0.28	0.29
Total	2.78	2.83	2.89	2.72
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	37.42	39.23	38.84	35.12
Being bought (%)	31.84	35.73	33.90	35.86
Renting - government (%)	5.34	2.64	4.60	10.51
Renting - private (%)	22.33	20.70	20.84	17.35
Occupied rent free (%)	3.07	1.71	1.81	1.16
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.24	1.25	1.21	1.12
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	22.42	21.48	21.40	23.43
with dependent children only (%)	26.17	30.79	32.22	27.94
other (%)	15.09	13.66	11.40	13.01
Single parent one family household only (%)	5.49	4.28	4.88	6.28
Single person household (%)	20.98	19.85	18.94	19.49
Other (%)	9.85	9.93	11.15	9.85
Total (%)	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	1,142	1,325	929	863
Estimated total number in population -				
Households ('000)	1,121.8	945.3	376.3	342.5
Persons ('000)	3,122.8	2,673.9	1,087.8	932.2

TABLE 1.4 HOUSEHOLD EXPENDITURE BY CAPITAL CITIES, 1984 - *continued*

Household characteristics	Capital city statistical division				All capital city statistical divisions
	Perth	Hobart	Darwin	Canberra	
<i>Average weekly household income (\$)</i>	452.08	443.34	597.28	631.09	481.65
Proportion of total income being -					
Wages and salaries (%)	73.39	71.48	86.14	83.15	74.35
Own business (%)	6.82	7.08	4.30	4.45	6.96
Government pensions and benefits (%)	10.99	13.01	4.90	4.61	10.02
Other (%)	8.80	8.43	4.66	7.79	8.67
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	45.31	46.62	38.10	41.81	46.81
Average number of persons per household -					
Under 18 years	0.85	0.74	1.17	1.00	0.83
18 to 64 years	1.71	1.71	1.90	1.91	1.72
65 years and over	0.24	0.26	0.05	0.12	0.26
Total	2.79	2.70	3.11	3.03	2.81
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	31.73	32.61	9.51	16.38	36.54
Being bought (%)	41.82	40.12	33.34	53.59	35.30
Renting - government (%)	5.11	8.39	33.64	12.68	5.39
Renting - private (%)	17.95	16.86	21.09	15.59	20.46
Occupied rent free (%)	3.39	2.03	2.43	1.76	2.31
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.21	1.12	1.48	1.51	1.23
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	25.28	24.17	14.88	17.86	22.32
with dependent children only (%)	28.73	28.54	43.24	37.51	29.05
other (%)	13.18	12.55	9.16	12.59	13.70
Single parent one family household only (%)	4.57	5.03	6.57	6.75	5.09
Single person household (%)	19.06	19.17	13.74	14.32	19.84
Other (%)	9.18	10.54	12.41	10.97	10.01
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	892	546	565	634	6,896
Estimated total number in population -					
Households ('000)	341.1	59.4	20.2	73.4	3,279.9
Persons ('000)	952.8	160.6	62.7	222.6	9,215.4

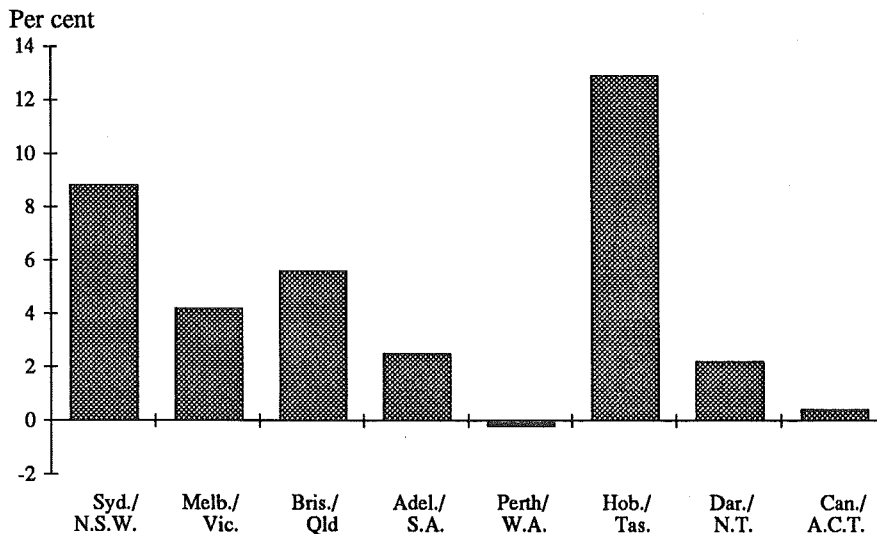
**CHART 1.5 RELATIVE DIFFERENCE IN AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON COMMODITIES AND SERVICES BETWEEN CAPITAL CITIES AND STATES/TERRITORIES (a), 1984**



(a) Percentage by which average weekly household expenditure in the capital city exceeds that in the corresponding State or Territory.

Chart 1.5 shows that Hobart and Tasmanian households demonstrated the greatest disparity in commodity/service expenditure between capital city households and State/Territory households.

**CHART 1.6 RELATIVE DIFFERENCE IN AVERAGE WEEKLY HOUSEHOLD INCOME BETWEEN CAPITAL CITIES AND STATES/TERRITORIES (a), 1984**



(a) Percentage by which average weekly household income in the capital city exceeds that in the corresponding State or Territory. A negative value denotes lower average weekly household income in the capital city than in the State or Territory.

Chart 1.6 indicates that the disparity between Hobart households and Tasmanian households in average weekly income was the greatest of all capital cities and corresponding States/Territories.

## HOUSEHOLD CHARACTERISTICS

### Outline

The first section of this chapter identifies the four major commodity/service groups on which money was spent by Victorian households. In the second section, broad level expenditure data for Victorian households are cross-classified by various characteristics of the household head such as:

- . age,
- . employment status,
- . occupation,
- . birthplace, and
- . period of residence in Australia.

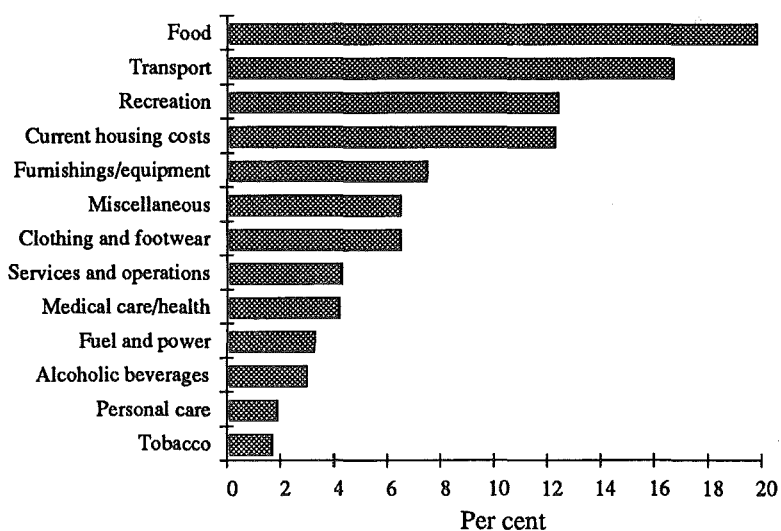
In the third section, broad level expenditure data for Victorian households are cross-classified by various characteristics of the household. These characteristics include:

- . the principal source of household income,
- . the family composition of the household,
- . the nature of housing occupancy of the household,
- . the type of dwelling structure in which the household was living (e.g. separate house, flat or semi-detached dwelling), and
- . the broad geographical area in which the household was surveyed (i.e. metropolitan, other urban or rural).

### Major expenses

The four broad commodity/service groups (Chart 2.1) on which most (61.2 per cent) of the total commodity/service expenditure of Victorian households was spent were: food and non-alcoholic beverages (accounting for 19.8 per cent of total weekly household expenditure), transport (16.7 per cent), recreation (12.4 per cent), and current housing costs (12.3 per cent). Current housing costs refer to ongoing housing costs at the time of the survey, as opposed to capital housing expenses.

**CHART 2.1 AVERAGE WEEKLY HOUSEHOLD EXPENDITURE BY COMMODITY/SERVICE GROUP, VICTORIA, 1984**



Expenditure on each commodity or service as a proportion of expenditure on all commodities and services

## Characteristics of the household head

### Age

For households whose head was aged between 15 and 24 years, transport accounted for a greater proportion of expenditure (18.9 per cent) than any other commodity/service group (Table 2.2). For other households, food and non-alcoholic beverages generally accounted for a greater proportion of expenditure (17.7 to 22.4 per cent) than any other commodity/service group.

In dollar terms, current housing costs were highest (\$68.51 per week, on average) for households with a 25 to 34 year old head and declined thereafter with increasing age of household head. As a proportion of household expenditure on all commodities and services, current housing costs were, again, highest (16.9 per cent) for households whose head was aged between 25 and 34 years. However, current housing costs as a proportion of total commodity/service expenditure were higher for households with a head aged over 64 years than for households with a head aged 45 to 64 years, in line with sharp decreases in both the level of total commodity/service expenditure and the level of income of households with older heads.

Associated with this variation in current housing costs were changes in the relative proportions of households which owned outright, were buying, or were privately renting their home (Chart 2.3). The extent of outright home ownership increased markedly as the age group of the household head increased. The proportion buying their home increased dramatically between households with a 15 to 24 year old head and those with a 25 to 34 year old head (from 22.7 to 51.2 per cent, respectively, of these households) and declined thereafter. The level of private renting decreased markedly between households with a head aged 15 to 24 years and those with a head aged 25 to 34 years (from 66.9 to 31.6 per cent, respectively, of these households).

### Employment status

Not surprisingly, households with an unemployed head (Chart 2.4, Table 2.5) had a smaller average income (\$214.62 per week) than other households and spent less on commodities and services (an average of \$272.42 per week) than other households, with the exception of those where the head was not in the labour force (average expenditure of \$246.39 per week). As a proportion of total commodity/service expenditure, current housing costs and transport expenses were greatest for households with an unemployed head (17.0 and 18.6 per cent, respectively) and spending on recreation was least (10.3 per cent).

Households with a self-employed head spent more than other households on food and non-alcoholic beverages, as a proportion of total commodity/service expenditure (22.3 per cent), but less than other households on current housing costs (10.9 per cent). Households where the head was a part-time wage and salary earner spent a smaller proportion of their expenditure on transport (13.7 per cent) and a greater proportion on recreation (15.8 per cent) than any other household.

### Occupation

Approximately two-thirds (66.1 per cent) of Victorian households in the survey had an employed head (Table 2.6). Among these, households with an administrative, executive, or managerial head had, on average, the highest incomes (\$728.01 per week) and spent more than other households on commodities and services (\$491.00 per week, on average). In particular, these households spent more on food and non-alcoholic beverages, in dollar terms, than other households. However, as a proportion of total commodity/service expenditure, spending on food and non-alcoholic beverages was greatest for households whose head worked in transport and communication.

Households whose heads were farmers, fisherpersons, etc. had the smallest average household income (\$414.08 per week), spent the least on commodities and services (an average of \$363.25 per week), had the oldest heads of household (47.1 years, on average), the highest proportion of outright home ownership (56.1 per cent), and spent the least on current housing costs (\$31.75 per week, on average, or 8.7 per cent of total commodity/service expenditure). These households also spent more on transport and less on recreation than other households, both in dollar terms (\$77.81 and \$36.73 per week, respectively) and as a proportion of total expenditure (21.4 and 10.1 per cent, respectively).

Households whose head was engaged in sales work spent less on transport, in dollar terms, than other households (\$64.77 per week, on average) but as a proportion of total commodity/service expenditure, households with an administrative, executive or managerial head spent the least on transport (13.4 per cent). Households with a

professional or technical head spent more on recreation than other households, both in dollar terms (\$72.09 per week, on average) and as a proportion of total expenditure (14.9 per cent).

Households with a professional or technical head spent more than other households, in dollar terms, on current housing costs (\$64.10 per week, on average). However, as a proportion of total commodity/service expenditure, current housing costs were highest for households whose head was engaged in sales work (13.6 per cent) followed by those with a professional or technical head (13.2 per cent). This latter group had the lowest proportion of outright home ownership (22.1 per cent of households with a professional or technical head).

#### *Country of birth and period of residence in Australia*

In almost one-third (31.3 per cent) of Victorian households in the survey, the head of the household was born overseas (Table 2.7, Chart 2.9). Marked differences were not apparent in expenditure patterns on the basis of the household head's birthplace.

Among households whose head was born overseas, current housing costs decreased, in dollar terms, as period of residence, average age of household head and the extent of outright home ownership all increased (Table 2.8, Charts 2.9 - 2.11). Households whose overseas-born head had lived in Australia for longer periods would have had more time in which to repay a mortgage, with consequent reductions in their current housing costs. As a proportion of total commodity/service expenditure, current housing costs followed a pattern of increase and decrease, as period of residence increased, which was similar to changes in the proportion of households buying their home.

#### **Characteristics of the household**

##### *Principal source of household gross income*

The proportion of total commodity/service expenditure spent on current housing costs was greatest for households whose principal source of income was the sole parent's benefits (19.5 per cent of expenditure) or the unemployment and sickness benefits (16.0 per cent of expenditure). A number of factors appear to have contributed to these high costs including low levels, in dollar terms, of total commodity/service expenditure (arising from low levels of household income) and relatively high levels of private renting among these households. Approximately one-third and two-fifths, respectively, of these households were renting from private sources while approximately one-fifth and one-third, respectively, owned their home outright (Charts 2.12, 2.13, Table 2.14).

In contrast, current housing costs as a proportion of total commodity/service expenditure were least for households whose income was derived primarily from 'other government benefits' (9.5 per cent) or 'other private income' (10.1 per cent). 'Other government benefits' include Veterans' Affairs pensions and associated allowances, Tertiary Education Assistance, and scholarships. 'Other private income' includes superannuation, workers' compensation, alimony, maintenance, income from interest on financial institution accounts, investments, property rent, and any other allowances regularly received. For these two categories, more than one-half and three-quarters, respectively, owned their homes outright and less than one-tenth were renting privately. The heads of households whose principal source of income was the sole parent's benefits or the unemployment and sickness benefits tended to be younger (39.1 and 40.3 years, respectively) than the heads of households whose income was derived primarily from 'other government benefits' or from 'other private income' (64.7 and 62.7 years, respectively). The observed difference in the extent of outright home ownership between the first two and the last two groups therefore reflects, in part, an age effect, namely, that older heads of households had had more time to repay a mortgage than younger heads of households.

Transport expenses as a proportion of total commodity/service expenditure were greatest for households whose principal source of income was unemployment and sickness benefits (19.2 per cent) or wages and salaries (17.8 per cent). Transport expenses were least, as a proportion of total expenditure, for households deriving their income primarily from the sole parent's benefits (11.4 per cent) or 'other government benefits' (11.6 per cent).

##### *Household income deciles*

Household income was closely related to the number of earners in the household, that is, household income decile increased as the average number of employed persons per household increased (Table 2.15). In dollar terms, expenditure on each commodity/service group generally increased with increasing income decile. However, as a proportion of total commodity/service expenditure, spending on current housing costs and on food and non alcoholic

beverages tended to decrease as income decile increased, whereas the proportion allocated to transport and to recreation tended to increase.

Of all Victorian households, those in the lowest income decile spent the least, in dollar terms, on current housing costs (an average of \$22.17 per week) but spent the most on current housing costs as a proportion of expenditure on all commodities and services (17.4 per cent). The heads of these households were older, on average (63.5 years), than heads of other households, and there was a higher degree of outright home ownership (61.7 per cent of households in the lowest decile) among the lowest decile households than among other households. By contrast, households in the highest income decile spent more, in dollar terms, on current housing costs (an average of \$61.53 per week) than households in lower income deciles but spent less, as a proportion of their total expenditure (9.0 per cent), than other households.

The amount spent, in dollar terms, on food and non-alcoholic beverages increased with household income decile, in line both with increases in total commodity/service expenditure and, generally, with increases in the average size of household. In contrast, spending on food and non-alcoholic beverages, as a proportion of expenditure on all commodities and services, was greatest for households in the lowest income decile (23.6 per cent) and least for those in the highest income decile (17.9 per cent).

Households in the second income decile spent less on transport, as a proportion of expenditure on all commodities and services (10.9 per cent) than households in other deciles, although households in the lowest decile spent the least in dollar terms (\$15.51 per week, on average). By contrast, households in the ninth decile spent more on transport, as a proportion of total expenditure (19.3 per cent), than households in other deciles, whereas households in the highest decile spent the most in dollar terms (an average of \$124.66 per week).

Expenditure on recreation increased, in dollar terms, as household income decile increased, in line with increases in total commodity/service expenditure. As a proportion of expenditure on all commodities and services, recreation spending fluctuated across household income deciles, with households in the fourth income decile spending the least (9.8 per cent of expenditure) and households in the highest income decile spending the most (15.3 per cent).

#### *Family composition of household*

Current housing costs, as a proportion of total commodity/service expenditure (Table 2.16), were greatest for single parent households (17.4 per cent of expenditure) and single person households (17.0 per cent), and least for married couple households with dependent and non-dependent children (6.4 per cent) and married couple households with non-dependent children only (6.8 per cent). Outright home ownership was most widespread among married couple households with non-dependent children only (66.1 per cent of these households) and least common among single parent households, of which 20.7 per cent owned their home outright. Notably, the heads of married couple households with non-dependent children were, on average, much older (56.0 years of age) than the heads of single parent households (36.3 years of age). The latter group was comparable in age to the heads of married couple households with dependent children only (37.3 years). Despite this similarity, more single parent households rented from private sources, fewer were buying their home and slightly fewer owned their home outright (34.9, 22.2, and 20.7 per cent, respectively) than married couple households with dependent children only (14.9, 54.3, and 25.2 per cent, respectively).

As a proportion of total commodity/service expenditure, spending on transport was greatest among married couple households with non-dependent children only (22.3 per cent of expenditure) and married couple households with dependent and non-dependent children (22.1 per cent). Transport expenses, as a proportion of total expenditure, were least for married couple households with two or more dependent children only (13.4 per cent), for single parent households (13.4 per cent), and for single person households (13.6 per cent).

Expenditure on recreation, as a proportion of total commodity/service expenditure, was greatest for married couple family households where non-family individuals were present (17.6 per cent), and least for single parent households (10.9 per cent).

#### *Nature of housing occupancy*

Two-fifths (41.5 per cent) of Victorian households owned their home outright at the time of the survey, whereas one-third (33.9 per cent) were buying their home and one-fifth (19.2 per cent) were renting privately

Households renting their home from private sources spent a greater proportion of their total commodity/service expenditure on current housing costs (18.0 per cent) than other households (Table 2.17, Charts 2.18, 2.19). Households which were buying their home spent the second greatest proportion on housing (15.7 per cent of expenditure), while households which occupied their home rent free spent the least on housing (2.3 per cent of expenditure). Outright home owners, on average, spent 6.4 per cent of their average weekly expenditure on current housing costs.

Outright home owners and households renting from the government spent a greater proportion of their expenditure on food and non-alcoholic beverages (21.5 per cent, for both) than other households, whereas households renting from private sources spent the smallest proportion (17.8 per cent).

#### *Type of dwelling structure*

Four-fifths (79.7 per cent) of Victorian households were living in a separate house at the time of the survey, and one-tenth (11.5 per cent) were living in a flat or unit (Chart 2.20). Current housing costs, as a proportion of total commodity/service expenditure, were greatest for households living in flats or units (17.4 per cent of expenditure), followed by households living in semi-detached dwellings (13.6 per cent), reflecting higher levels of private renting among these households (Chart 2.21, Table 2.22). Households living in 'other' types of dwelling (e.g. caravans) spent the least on current housing costs as a proportion of total expenditure (9.2 per cent), followed by households living in separate houses (11.8 per cent of expenditure).

Households living in 'other' types of dwelling spent a greater proportion of expenditure on food and non-alcoholic beverages (24.9 per cent) and a smaller proportion on recreation (6.6 per cent) than other households.

#### *Broad geographical area*

Households in the Melbourne Statistical Division (Table 2.23) spent a greater proportion of their expenditure (13.2 per cent) on current housing costs than households in other urban areas (10.4 per cent) and households in rural areas (8.6 per cent). A greater proportion of rural households owned their home outright (56.6 per cent of rural households) than households in other urban areas (44.0 per cent of households in other urban areas) and in the metropolitan area (39.2 per cent of metropolitan households).

Rural households spent a greater proportion of their total commodity/service expenditure on transport (22.9 per cent of expenditure) than households in other urban areas (18.4 per cent) and metropolitan households (15.8 per cent).





**TABLE 2.2 HOUSEHOLD EXPENDITURE BY AGE OF HOUSEHOLD HEAD,  
VICTORIA, 1984 - continued**

Household characteristics	Age of household head (years)							Total
	15-24	25-34	35-44	45-54	55-64	65-74	75 and over	
<i>Average weekly household income (\$)</i>	479.74	520.53	571.35	613.01	427.11	237.99	236.42	472.22
Proportion of total income being -								
Wages and salaries (%)	85.73	86.03	80.97	75.76	64.31	20.72	14.85	72.79
Own business (%)	3.43	6.02	8.97	10.99	7.29	2.65	1.71	7.44
Government pensions and benefits (%)	6.89	4.00	5.16	5.65	12.69	44.65	43.79	10.08
Other (%)	*3.95	3.95	4.90	7.60	15.71	31.98	*39.64	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	22.10	29.50	39.22	49.63	59.48	69.42	79.38	47.64
Average number of persons per household -								
Under 18 years	0.44	1.10	1.94	0.81	0.19	0.04	0.02	0.83
18 to 64 years	1.92	1.90	2.04	2.39	2.04	0.40	0.23	1.73
65 years and over	**	**	**	0.02	0.04	1.33	1.39	0.27
Total	2.36	2.99	3.99	3.22	2.27	1.78	1.64	2.83
Proportion of households with nature of housing occupancy being -								
Owned outright (%)	4.38	10.30	27.13	53.69	61.58	74.50	76.93	41.46
Being bought (%)	22.72	51.23	52.96	30.64	24.17	11.55	4.49	33.92
Renting - government (%)	*3.29	4.09	2.98	1.39	1.45	4.22	*6.61	3.12
Renting - private (%)	66.94	31.60	15.25	11.83	11.02	7.37	8.26	19.17
Occupied rent free (%)	**	*2.79	*1.67	*2.45	*1.78	*2.37	**	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.45	1.43	1.63	1.79	1.10	0.27	0.15	1.24
Proportion of households with family composition of the household being -								
Married couple - only (%)	27.12	19.53	4.93	13.61	37.42	44.48	33.55	23.20
with dependent children only (%)	15.15	51.73	65.72	25.29	6.84	0.82	**	30.78
other (%)	1.71	1.46	12.25	36.82	20.36	9.12	3.14	13.51
Single parent one family household only (%)	*7.85	6.07	8.22	2.74	0.56	0.53	**	4.07
Single person household (%)	17.81	12.17	5.71	15.30	23.15	38.73	47.67	19.25
Other (%)	*30.36	9.04	3.16	6.23	11.68	6.33	*15.63	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -								
Metropolitan area ('000)	50.3	209.6	202.1	148.4	163.3	113.9	57.7	945.3
Other urban areas ('000)	*25.3	51.9	52.0	43.2	41.1	47.9	*21.9	283.2
Rural areas ('000)	5.3	19.4	20.3	14.3	17.2	11.0	4.7	92.1
<i>Number of households in sample</i>	120	410	412	304	322	254	125	1,947
Estimated total number in population -								
Households ('000)	80.9	280.9	274.4	205.8	221.6	172.8	84.3	1,320.6
Persons ('000)	190.8	840.9	1,093.4	662.6	503.6	307.3	138.5	3,737.1

**CHART 2.3 SELECTED NATURE OF HOUSING OCCUPANCY BY AGE OF HOUSEHOLD HEAD, VICTORIA, 1984**

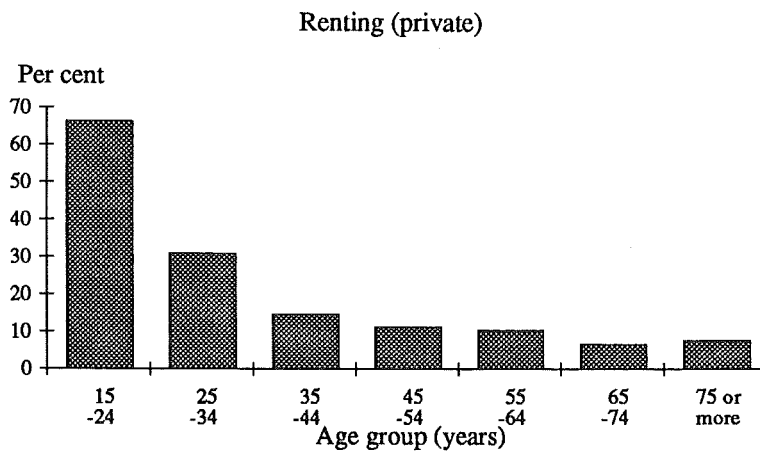
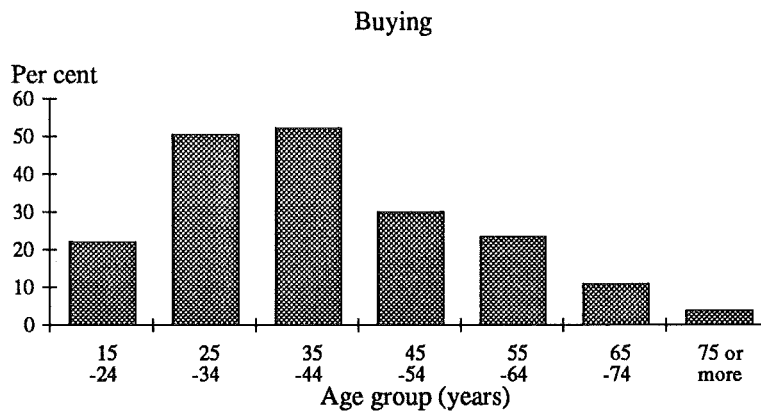
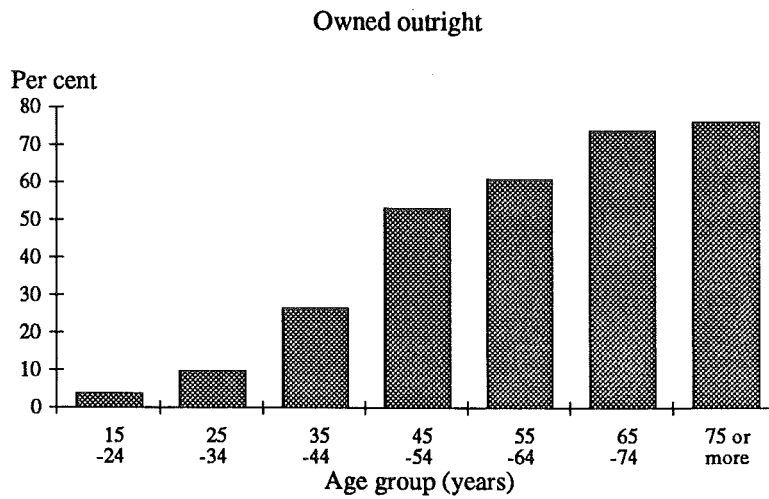
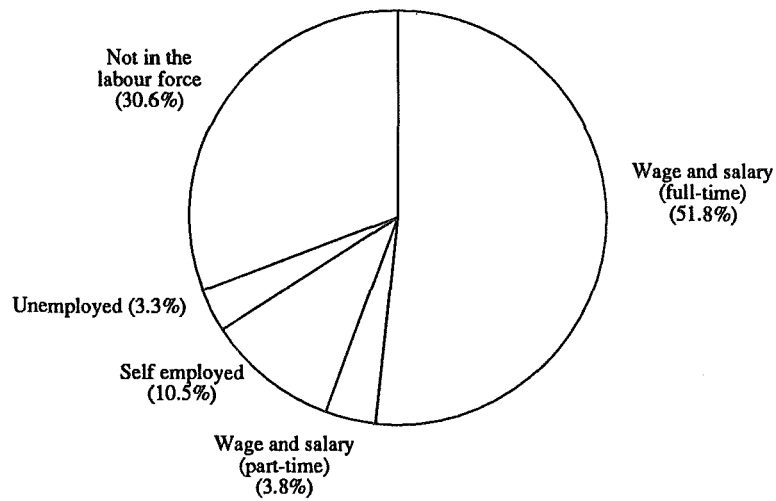
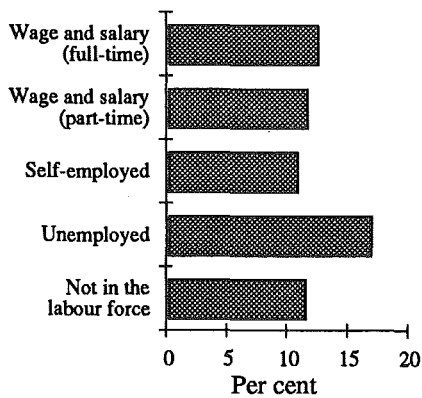


Chart 2.3 shows how the level of home ownership increases as the household head's age group increases, whereas the level of renting from private sources tends to decrease.

**CHART 2.4 EMPLOYMENT STATUS OF HOUSEHOLD HEAD AND HOUSEHOLD EXPENDITURE ON SELECTED COMMODITIES AND SERVICES, VICTORIA, 1984**

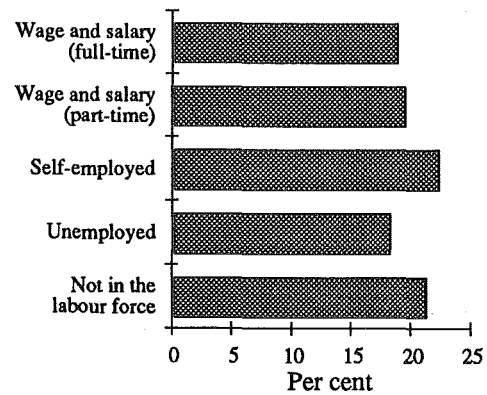


**Current housing costs**



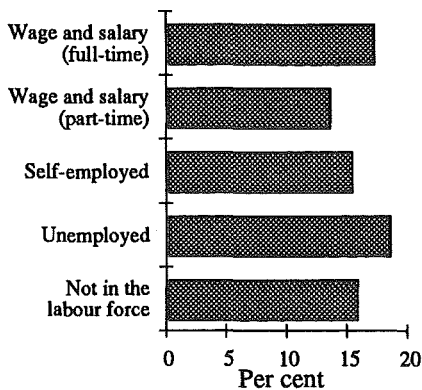
Current housing costs as a proportion of expenditure on all commodities and services

**Food and non-alcoholic beverages**



Expenditure on food and non-alcoholic beverages as a proportion of expenditure on all commodities and services

**Transport**



Transport costs as a proportion of expenditure on all commodities and services

**Recreation**



Expenditure on recreation as a proportion of expenditure on all commodities and services



**TABLE 2.5 HOUSEHOLD EXPENDITURE BY EMPLOYMENT STATUS OF HOUSEHOLD HEAD,  
VICTORIA, 1984 - *continued***

Household characteristics	Employment status of household head					Total
	Wage and salary earner		Self employed	Unemployed	Not in the labour force	
	Full-time	Part-time				
<i>Average weekly household income (\$)</i>	615.00	438.85	492.02	214.62	256.07	472.22
Proportion of total income being -						
Wages and salaries (%)	93.23	72.04	25.08	29.02	25.36	72.79
Own business (%)	1.03	1.90	59.03	1.16	1.19	7.44
Government pensions and benefits (%)	2.13	10.96	3.94	60.21	41.67	10.08
Other (%)	3.61	*15.10	11.95	**	31.78	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	38.95	44.77	45.17	39.24	64.43	47.64
Average number of persons per household -						
Under 18 years	1.09	0.90	1.15	0.93	0.25	0.83
18 to 64 years	2.10	1.67	2.11	1.86	0.96	1.73
65 years and over	0.01	*0.15	0.10	*0.02	0.82	0.27
Total	3.20	2.72	3.36	2.81	2.04	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	24.69	47.53	52.60	28.64	66.60	41.46
Being bought (%)	49.17	12.91	32.69	15.56	13.13	33.92
Renting - government (%)	2.25	*3.25	0.38	*5.34	5.28	3.12
Renting - private (%)	22.41	31.94	10.58	*48.05	11.96	19.17
Occupied rent free (%)	1.48	**	*3.75	**	3.03	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.72	1.54	1.93	0.29	0.26	1.24
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	18.41	7.97	23.92	11.67	34.17	23.20
with dependent children only (%)	44.49	20.90	42.13	39.96	3.95	30.78
other (%)	15.12	*9.74	20.30	*10.33	9.26	13.51
Single parent one family household only (%)	2.41	*12.22	0.80	*7.73	6.59	4.07
Single person household (%)	11.98	*30.17	8.44	*20.59	33.74	19.25
Other (%)	7.58	*19.00	*4.41	**	12.29	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -						
Metropolitan area ('000)	514.5	40.4	77.0	31.0	282.3	945.3
Other urban areas ('000)	139.9	*7.8	24.6	*9.4	101.4	283.2
Rural areas ('000)	29.2	1.7	37.1	*3.2	20.9	92.1
<i>Number of households in sample</i>	1,005	75	210	62	595	1,947
Estimated total number in population -						
Households ('000)	683.6	50.0	138.8	43.6	404.5	1,320.6
Persons ('000)	2,187.8	136.2	466.7	122.6	823.9	3,737.1

**TABLE 2.6 HOUSEHOLD EXPENDITURE BY OCCUPATION (a) OF EMPLOYED HOUSEHOLD HEAD, VICTORIA, 1984**

Broad expenditure group	Occupation (a) of household head			
	Professional, technical, and related workers	Administrative, executive, and managerial workers	Clerical workers	Sales workers
Average weekly household expenditure (\$)				
Commodity or service -				
Current housing costs (selected dwelling)	64.10	61.94	55.66	56.67
Fuel and power	14.52	16.38	12.01	12.26
Food and non-alcoholic beverages	83.54	100.98	75.61	81.27
Alcoholic beverages	12.13	19.20	15.85	12.13
Tobacco	3.77	7.31	5.87	7.78
Clothing and footwear	28.65	37.75	27.83	26.75
Household furnishings and equipment	41.96	33.15	33.41	28.31
Household services and operation	22.20	18.59	16.77	15.90
Medical care and health expenses	21.07	20.63	17.35	17.00
Transport	75.51	65.85	75.78	64.77
Recreation	72.09	64.21	50.42	54.00
Personal care	9.51	10.33	7.91	6.53
Miscellaneous commodities and services	34.78	34.69	34.18	31.87
<b>Total commodity or service expenditure</b>	<b>483.85</b>	<b>491.00</b>	<b>428.65</b>	<b>415.24</b>
Selected other payments -				
Income tax	160.30	173.20	112.15	89.65
Mortgage payments - principal (selected dwelling)	13.27	13.26	8.39	5.40
Other capital housing costs	*38.43	**	**	**
Superannuation and life insurance	23.88	24.25	20.52	14.56
<b>Total selected other payments</b>	<b>235.87</b>	<b>214.61</b>	<b>168.96</b>	<b>130.43</b>
<b>Total</b>	<b>719.73</b>	<b>705.61</b>	<b>597.61</b>	<b>545.66</b>
Proportion of total expenditure on commodities and services (%)				
Commodity or service -				
Current housing costs (selected dwelling)	13.2	12.6	13.0	13.6
Fuel and power	3.0	3.3	2.8	3.0
Food and non-alcoholic beverages	17.3	20.6	17.6	19.6
Alcoholic beverages	2.5	3.9	3.7	2.9
Tobacco	0.8	1.5	1.4	1.9
Clothing and footwear	5.9	7.7	6.5	6.4
Household furnishings and equipment	8.7	6.8	7.8	6.8
Household services and operation	4.6	3.8	3.9	3.8
Medical care and health expenses	4.4	4.2	4.0	4.1
Transport	15.6	13.4	17.7	15.6
Recreation	14.9	13.1	11.8	13.0
Personal care	2.0	2.1	1.8	1.6
Miscellaneous commodities and services	7.2	7.1	8.0	7.7
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 2.6 HOUSEHOLD EXPENDITURE BY OCCUPATION (a) OF EMPLOYED HOUSEHOLD HEAD, VICTORIA, 1984 - continued**

Broad expenditure group	Occupation (a) of household head				Total
	Farmers, fisherpersons, hunters, timber-getters, and related workers	Transport and communication workers	Trades and, production-process workers, and labourers n.e.c.	Other (b)	
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	31.75	52.00	49.76	48.34	53.54
Fuel and power	12.18	13.32	13.32	11.14	13.43
Food and non-alcoholic beverages	72.60	89.47	85.29	72.36	83.94
Alcoholic beverages	12.44	13.01	12.94	12.15	13.60
Tobacco	5.37	9.59	8.69	6.36	7.01
Clothing and footwear	20.00	30.25	28.47	24.07	28.56
Household furnishings and equipment	30.84	30.29	30.03	40.03	33.55
Household services and operation	12.75	17.10	16.52	15.14	17.42
Medical care and health expenses	18.32	15.36	16.87	13.12	17.77
Transport	77.81	69.99	75.83	67.23	73.03
Recreation	36.73	48.88	50.27	42.80	54.40
Personal care	5.28	8.39	6.96	6.47	7.78
Miscellaneous commodities and services	27.19	29.24	23.30	22.02	28.64
<b>Total commodity or service expenditure</b>	<b>363.25</b>	<b>426.87</b>	<b>418.25</b>	<b>381.24</b>	<b>432.67</b>
Selected other payments -					
Income tax	58.11	99.22	92.55	83.76	112.50
Mortgage payments - principal (selected dwelling)	6.55	6.44	7.91	7.13	9.09
Other capital housing costs	**	**	*23.96	**	21.87
Superannuation and life insurance	8.97	19.77	12.05	15.86	16.99
<b>Total selected other payments</b>	<b>71.17</b>	<b>136.12</b>	<b>136.47</b>	<b>128.11</b>	<b>160.45</b>
<b>Total</b>	<b>434.42</b>	<b>562.99</b>	<b>554.72</b>	<b>509.35</b>	<b>593.12</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	8.7	12.2	11.9	12.7	12.4
Fuel and power	3.4	3.1	3.2	2.9	3.1
Food and non-alcoholic beverages	20.0	21.0	20.4	19.0	19.4
Alcoholic beverages	3.4	3.0	3.1	3.2	3.1
Tobacco	1.5	2.2	2.1	1.7	1.6
Clothing and footwear	5.5	7.1	6.8	6.3	6.6
Household furnishings and equipment	8.5	7.1	7.2	10.5	7.8
Household services and operation	3.5	4.0	3.9	4.0	4.0
Medical care and health expenses	5.0	3.6	4.0	3.4	4.1
Transport	21.4	16.4	18.1	17.6	16.9
Recreation	10.1	11.5	12.0	11.2	12.6
Personal care	1.5	2.0	1.7	1.7	1.8
Miscellaneous commodities and services	7.5	6.8	5.6	5.8	6.6
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



**TABLE 2.6 HOUSEHOLD EXPENDITURE BY OCCUPATION (a) OF EMPLOYED HOUSEHOLD HEAD, VICTORIA, 1984 - *continued***

Household characteristics	Occupation (a) of household head			
	Professional, technical, and related workers	Administrative, executive, and managerial workers	Clerical workers	Sales workers
<i>Average weekly household income (\$)</i>	721.74	728.01	574.59	545.10
Proportion of total income being -				
Wages and salaries (%)	83.92	81.66	93.80	77.70
Own business (%)	8.27	9.12	1.25	13.89
Government pensions and benefits (%)	1.30	1.65	1.69	3.58
Other (%)	6.51	*7.57	*3.27	*4.83
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	38.27	42.31	39.26	39.95
Average number of persons per household -				
Under 18 years	1.12	1.27	0.74	1.12
18 to 64 years	1.92	2.18	1.92	2.02
65 years and over	0.02	0.01	0.04	0.04
Total	3.06	3.46	2.70	3.18
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	22.08	33.40	22.78	24.57
Being bought (%)	54.06	51.26	50.62	44.07
Renting - government (%)	0.70	*0.48	*2.00	**
Renting - private (%)	19.95	13.63	22.95	30.09
Occupied rent free (%)	*3.21	*1.24	**	**
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.61	1.81	1.70	1.78
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	19.07	14.42	19.33	15.78
with dependent children only (%)	46.11	53.39	30.03	39.93
other (%)	6.79	17.42	12.33	*12.88
Single parent one family household only (%)	4.49	*2.56	*3.90	*4.25
Single person household (%)	15.71	6.59	21.28	18.30
Other (%)	7.84	*5.62	*13.13	*8.86
Total (%)	100.00	100.00	100.00	100.00
Estimated number of households being in -				
Metropolitan area ('000)	119.1	72.7	69.9	44.8
Other urban areas ('000)	28.1	*21.5	*8.9	11.9
Rural areas ('000)	6.9	1.1	2.1	1.9
<i>Number of households in sample</i>	227	139	115	85
Estimated total number in population -				
Households ('000)	154.2	95.3	80.9	58.6
Persons ('000)	471.5	329.7	218.4	186.2

**TABLE 2.6 HOUSEHOLD EXPENDITURE BY OCCUPATION (a) OF EMPLOYED HOUSEHOLD HEAD, VICTORIA, 1984 - continued**

Household characteristics	Occupation (a) of household head				Total
	Farmers, fisherpersons, hunters, timber-getters, and related workers	Transport and communication workers	Trades and, production-process workers, and labourers n.e.c.	Other (b)	
<i>Average weekly household income (\$)</i>	414.08	544.14	543.14	484.88	585.34
Proportion of total income being -					
Wages and salaries (%)	42.09	87.81	85.08	88.74	83.21
Own business (%)	37.24	4.85	8.46	1.96	8.82
Government pensions and benefits (%)	6.48	5.26	2.88	5.25	2.75
Other (%)	*14.19	*2.07	3.58	*4.05	5.22
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.14	40.46	39.90	39.56	40.27
Average number of persons per household -					
Under 18 years	1.11	1.16	1.14	0.91	1.09
18 to 64 years	1.93	2.20	2.20	1.95	2.07
65 years and over	0.17	*0.03	0.03	0.03	0.03
Total	3.20	3.38	3.36	2.89	3.20
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	56.08	30.91	32.37	30.00	30.44
Being bought (%)	22.12	39.75	44.37	28.48	44.47
Renting - government (%)	*4.15	*2.30	1.51	*9.01	2.01
Renting - private (%)	7.86	25.82	20.65	32.50	21.07
Occupied rent free (%)	**	**	1.10	**	2.01
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.86	1.80	1.80	1.58	1.74
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	19.71	15.18	21.26	15.79	18.69
with dependent children only (%)	39.83	44.81	43.65	34.89	42.76
other (%)	*21.72	*18.19	20.59	*10.48	15.64
Single parent one family household only (%)	*0.85	*2.66	1.31	*4.07	2.72
Single person household (%)	11.67	*9.92	8.32	18.87	12.46
Other (%)	*6.22	*9.24	4.87	*15.89	7.73
Total (%)	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -					
Metropolitan area ('000)	10.2	35.6	228.7	50.9	632.0
Other urban areas ('000)	*8.5	*11.0	65.0	*17.5	172.4
Rural areas ('000)	35.1	3.8	15.3	1.8	68.0
<i>Number of households in sample</i>	87	77	455	105	1,290
Estimated total number in population -					
Households ('000)	53.8	50.4	308.9	70.3	872.4
Persons ('000)	172.0	170.5	1,039.3	203.1	2,790.6

(a) See Explanatory notes. (b) Includes miners, quarry, and related workers; service, sport, and recreation workers; members of armed services; and occupation inadequately described or not stated.

**TABLE 2.7 HOUSEHOLD EXPENDITURE BY BIRTHPLACE OF HOUSEHOLD HEAD,  
VICTORIA, 1984**

Broad expenditure group	Birthplace of household head				Total
	Born outside Australia			Total born outside Australia	
	Born in Australia	Main English-speaking countries (a)	Non-English-speaking countries		
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	45.67	45.51	45.91	45.78	45.70
Fuel and power	12.02	11.63	13.03	12.56	12.19
Food and non-alcoholic beverages	69.82	71.13	85.37	80.54	73.18
Alcoholic beverages	11.62	12.26	8.84	10.00	11.11
Tobacco	6.01	6.28	7.81	7.29	6.41
Clothing and footwear	22.21	21.39	32.30	28.60	24.21
Household furnishings and equipment	26.26	31.68	30.31	30.77	27.67
Household services and operation	15.42	16.72	16.88	16.82	15.86
Medical care and health expenses	15.53	13.37	16.01	15.11	15.40
Transport	61.45	61.73	63.57	62.95	61.92
Recreation	44.94	52.89	45.45	47.97	45.89
Personal care	6.80	7.48	6.86	7.07	6.89
Miscellaneous commodities and services	22.50	25.15	27.86	26.94	23.89
<b>Total commodity or service expenditure</b>	<b>360.25</b>	<b>377.22</b>	<b>400.20</b>	<b>392.40</b>	<b>370.31</b>
Selected other payments -					
Income tax	84.55	90.98	85.11	87.10	85.35
Mortgage payments - principal (selected dwelling)	5.68	6.18	9.04	8.07	6.43
Other capital housing costs	12.84	*18.46	*28.61	*25.17	16.70
Superannuation and life insurance	13.07	11.72	8.89	9.85	12.07
<b>Total selected other payments</b>	<b>116.14</b>	<b>127.34</b>	<b>131.66</b>	<b>130.19</b>	<b>120.54</b>
<b>Total</b>	<b>476.39</b>	<b>504.56</b>	<b>531.86</b>	<b>522.60</b>	<b>490.85</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	12.7	12.1	11.5	11.7	12.3
Fuel and power	3.3	3.1	3.3	3.2	3.3
Food and non-alcoholic beverages	19.4	18.9	21.3	20.5	19.8
Alcoholic beverages	3.2	3.3	2.2	2.5	3.0
Tobacco	1.7	1.7	2.0	1.9	1.7
Clothing and footwear	6.2	5.7	8.1	7.3	6.5
Household furnishings and equipment	7.3	8.4	7.6	7.8	7.5
Household services and operation	4.3	4.4	4.2	4.3	4.3
Medical care and health expenses	4.3	3.5	4.0	3.9	4.2
Transport	17.1	16.4	15.9	16.0	16.7
Recreation	12.5	14.0	11.4	12.2	12.4
Personal care	1.9	2.0	1.7	1.8	1.9
Miscellaneous commodities and services	6.2	6.7	7.0	6.9	6.5
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 2.7 HOUSEHOLD EXPENDITURE BY BIRTHPLACE OF HOUSEHOLD HEAD,  
VICTORIA, 1984 - *continued***

Household characteristics	Birthplace of household head				Total
	Born in Australia	Born outside Australia		Total born outside Australia	
		Main English- speaking countries (a)	Non- English- speaking countries		
<i>Average weekly household income (\$)</i>	463.47	480.57	497.05	491.46	472.22
Proportion of total income being -					
Wages and salaries (%)	71.48	77.41	74.55	75.50	72.79
Own business (%)	7.23	5.01	9.27	7.86	7.44
Government pensions and benefits (%)	10.15	10.46	9.65	9.92	10.08
Other (%)	11.14	7.12	6.53	6.73	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.48	51.19	46.34	47.98	47.64
Average number of persons per household -					
Under 18 years	0.78	0.67	1.07	0.94	0.83
18 to 64 years	1.63	1.61	2.11	1.94	1.73
65 years and over	0.31	0.32	0.13	0.20	0.27
Total	2.72	2.61	3.31	3.07	2.83
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	40.61	36.47	46.83	43.32	41.46
Being bought (%)	34.52	36.39	30.65	32.60	33.92
Renting - government (%)	3.03	*3.47	3.25	3.32	3.12
Renting - private (%)	19.38	21.09	17.50	18.72	19.17
Occupied rent free (%)	2.46	*2.57	*1.78	2.05	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per   household</i>	1.20	1.11	1.44	1.33	1.24
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	24.19	29.33	16.77	21.03	23.20
with dependent children only (%)	28.82	29.01	38.21	35.09	30.78
other (%)	11.61	9.48	21.90	17.69	13.51
Single parent one family household only (%)	4.28	2.24	4.30	3.60	4.07
Single person household (%)	21.00	23.58	11.18	15.39	19.25
Other (%)	10.10	*6.35	7.64	7.20	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -					
Metropolitan area ('000)	600.9	110.0	234.4	344.4	945.3
Other urban areas ('000)	224.3	23.9	35.1	58.9	283.2
Rural areas ('000)	82.3	6.3	3.5	9.8	92.1
<i>Number of households in sample</i>	1,352	201	394	595	1,947
Estimated total number in population -					
Households ('000)	907.4	140.2	273.0	413.1	1,320.6
Persons ('000)	2,468.2	365.6	903.3	1,268.9	3,737.1

(a) Includes United Kingdom, Ireland, New Zealand, Canada, United States of America, and Republic of South Africa.

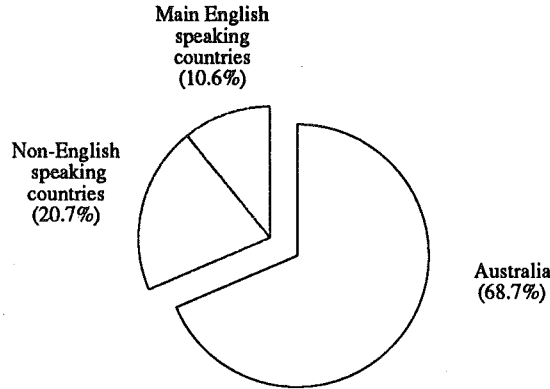
**TABLE 2.8 HOUSEHOLD EXPENDITURE BY PERIOD OF RESIDENCE IN AUSTRALIA OF OVERSEAS-BORN HOUSEHOLD HEAD, VICTORIA, 1984**

Broad expenditure group	Period of residence of overseas-born household head			Total
	6 years or less	7 to 15 years	More than 15 years	
Average weekly household expenditure (\$)				
Commodity or service -				
Current housing costs (selected dwelling)	70.82	63.81	36.45	45.78
Fuel and power	11.77	12.87	12.61	12.56
Food and non-alcoholic beverages	83.66	80.30	80.04	80.54
Alcoholic beverages	11.04	9.69	9.90	10.00
Tobacco	6.08	7.78	7.37	7.29
Clothing and footwear	31.41	29.52	27.84	28.60
Household furnishings and equipment	39.86	22.57	31.35	30.77
Household services and operation	22.00	17.86	15.62	16.82
Medical care and health expenses	14.38	11.73	16.15	15.11
Transport	79.97	42.16	65.48	62.95
Recreation	52.39	43.00	48.52	47.97
Personal care	8.82	7.42	6.66	7.07
Miscellaneous commodities and services	36.19	32.08	23.90	26.94
<b>Total commodity or service expenditure</b>	<b>468.39</b>	<b>380.79</b>	<b>381.92</b>	<b>392.40</b>
Selected other payments -				
Income tax	77.26	91.80	87.60	87.10
Mortgage payments - principal (selected dwelling)	*14.87	10.77	6.13	8.07
Other capital housing costs	**	**	*16.73	*25.17
Superannuation and life insurance	7.84	13.37	9.27	9.85
<b>Total selected other payments</b>	<b>170.35</b>	<b>142.40</b>	<b>119.73</b>	<b>130.19</b>
<b>Total</b>	<b>638.75</b>	<b>523.19</b>	<b>501.65</b>	<b>522.60</b>
Proportion of total expenditure on commodities and services (%)				
Commodity or service -				
Current housing costs (selected dwelling)	15.1	16.8	9.5	11.7
Fuel and power	2.5	3.4	3.3	3.2
Food and non-alcoholic beverages	17.9	21.1	21.0	20.5
Alcoholic beverages	2.4	2.5	2.6	2.5
Tobacco	1.3	2.0	1.9	1.9
Clothing and footwear	6.7	7.8	7.3	7.3
Household furnishings and equipment	8.5	5.9	8.2	7.8
Household services and operation	4.7	4.7	4.1	4.3
Medical care and health expenses	3.1	3.1	4.2	3.9
Transport	17.1	11.1	17.1	16.0
Recreation	11.2	11.3	12.7	12.2
Personal care	1.9	1.9	1.7	1.8
Miscellaneous commodities and services	7.7	8.4	6.3	6.9
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 2.8 HOUSEHOLD EXPENDITURE BY PERIOD OF RESIDENCE IN AUSTRALIA OF OVERSEAS-BORN HOUSEHOLD HEAD, VICTORIA, 1984 - *continued***

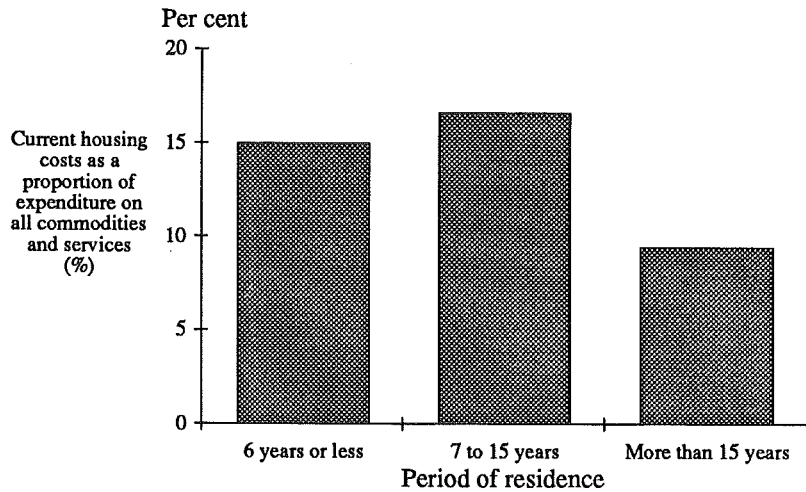
Household characteristics	Period of residence of overseas-born household head			Total
	6 years or less	7 to 15 years	More than 15 years	
<i>Average weekly household income (\$)</i>	532.56	510.39	479.01	491.46
Proportion of total income being -				
Wages and salaries (%)	85.05	80.06	72.29	75.50
Own business (%)	3.07	9.00	8.48	7.86
Government pensions and benefits (%)	4.60	8.22	11.46	9.92
Other (%)	*7.28	*2.72	7.76	6.73
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	35.33	40.13	52.36	47.98
Average number of persons per household -				
Under 18 years	1.10	1.34	0.80	0.94
18 to 64 years	2.20	1.99	1.88	1.94
65 years and over	*0.02	0.05	0.26	0.20
Total	3.32	3.37	2.95	3.07
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	5.87	16.34	57.26	43.32
Being bought (%)	39.84	51.53	26.21	32.60
Renting - government (%)	*6.92	*3.92	2.52	3.32
Renting - private (%)	43.24	26.90	12.13	18.72
Occupied rent free (%)	**	**	*1.87	2.05
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.55	1.34	1.29	1.33
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	13.25	16.41	23.66	21.03
with dependent children only (%)	50.06	52.06	27.85	35.09
other (%)	*13.07	10.55	20.43	17.69
Single parent one family household only (%)	*3.49	*6.41	2.87	3.60
Single person household (%)	*8.62	8.85	18.36	15.39
Other (%)	*11.52	*5.72	6.82	7.20
Total (%)	100.00	100.00	100.00	100.00
Estimated number of households being in -				
Metropolitan area ('000)	47.3	71.0	226.0	344.4
Other urban areas ('000)	*3.3	*4.8	50.9	58.9
Rural areas ('000)	0.5	0.8	8.5	9.8
<i>Number of households in sample</i>	73	109	413	595
Estimated total number in population -				
Households ('000)	51.1	76.6	285.4	413.1
Persons ('000)	169.8	258.2	840.9	1,268.9

**CHART 2.9 BIRTHPLACE OF HEAD OF HOUSEHOLD, VICTORIA, 1984**



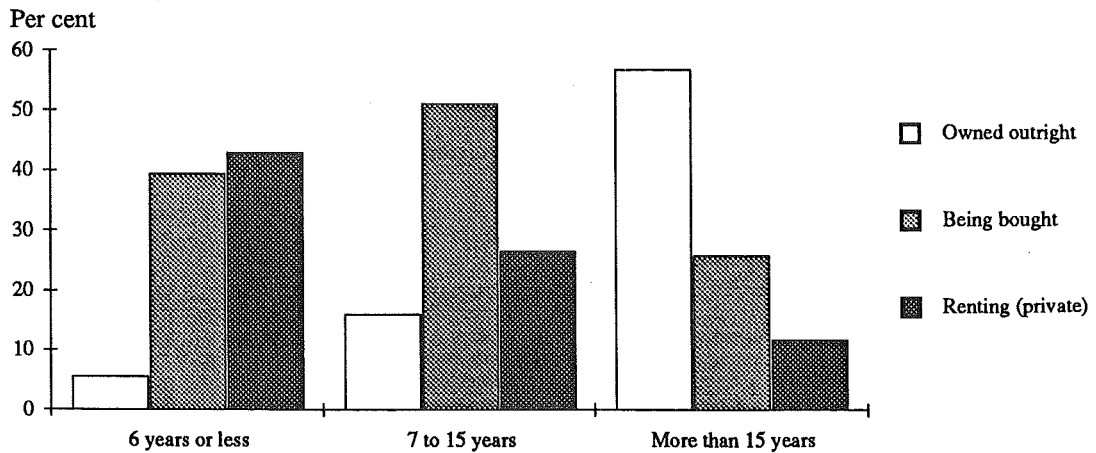
One-third of Victorian households had an overseas-born head and in two-thirds of these households the head was born in a non-English speaking country.

**CHART 2.10 HOUSEHOLDS WITH OVERSEAS-BORN HEAD: CURRENT HOUSING COSTS BY PERIOD OF RESIDENCE IN AUSTRALIA, VICTORIA, 1984**



The proportion of household expenditure committed to current housing costs by households with an overseas-born head followed a pattern of increase and decrease consistent with changes in the proportion of households buying their home (see also Chart 2.11).

**CHART 2.11 HOUSEHOLDS WITH OVERSEAS-BORN HEAD: SELECTED NATURE OF HOUSING OCCUPANCY BY PERIOD OF RESIDENCE IN AUSTRALIA, VICTORIA, 1984**



As period of residence increased, the level of outright home ownership increased while the level of renting and occupying rent free declined.

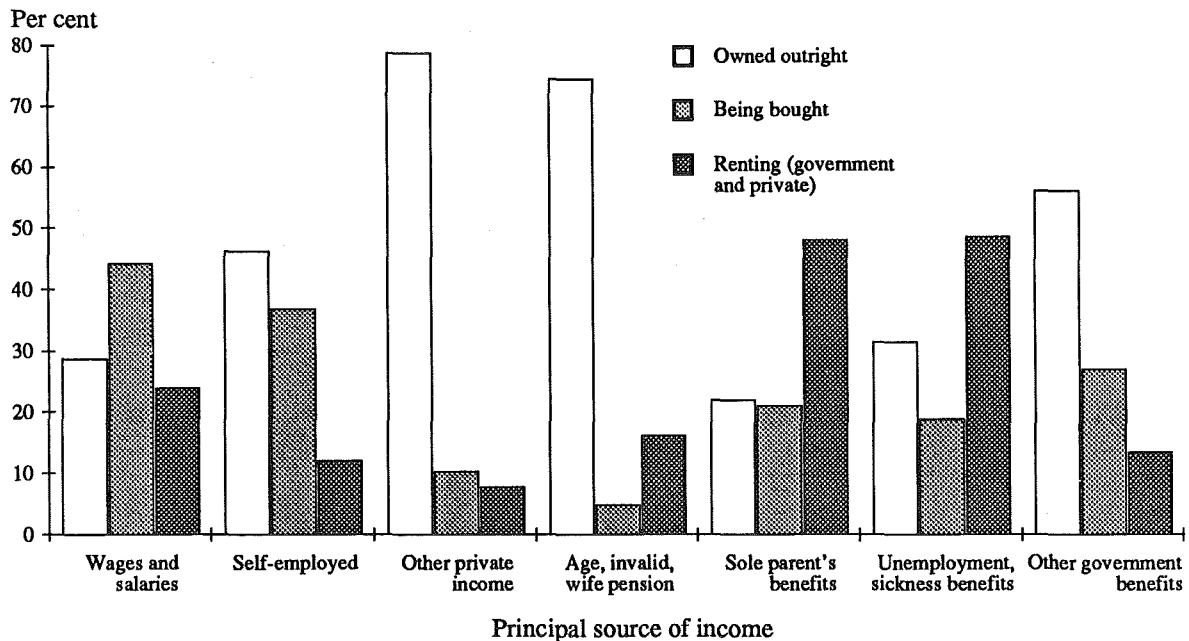
**CHART 2.12 CURRENT HOUSING COSTS BY PRINCIPAL SOURCE OF HOUSEHOLD INCOME, VICTORIA, 1984**



Current housing costs as a proportion of expenditure on all commodities and services

Households whose income was derived principally from sole parent's benefits or from unemployment and sickness benefits committed the greatest proportion of household expenditure to current housing costs.

**CHART 2.13 SELECTED NATURE OF HOUSING OCCUPANCY BY PRINCIPAL SOURCE OF HOUSEHOLD INCOME, VICTORIA, 1984**



Home ownership was most prevalent among households whose income came mainly from 'other private income' or from the age, invalid, or wife pension. Renting was most common among households whose income came principally from sole parent's benefits or from unemployment and sickness benefits.





**TABLE 2.14 HOUSEHOLD EXPENDITURE BY PRINCIPAL SOURCE OF HOUSEHOLD INCOME, VICTORIA, 1984 - continued**

Household characteristics	Principal source of household income							Total (d)
	Wages and salaries	Self-employed	Other private income (a)	Age, invalid, wife pensions	Sole parent's benefits (b)	Unemployment, sickness benefits	Other government benefits (c)	
<i>Average weekly household income (\$)</i>	602.62	495.06	387.11	141.18	161.05	170.51	177.59	472.22
Proportion of total income being -								
Wages and salaries (%)	90.57	11.18	7.97	0.50	2.92	6.94	3.03	72.79
Own business (%)	1.92	75.32	1.95	0.27	1.49	0.26	0.11	7.44
Government pensions and benefits (%)	3.38	3.30	8.45	87.34	87.67	87.24	84.46	10.08
Other (%)	4.12	*10.20	*81.62	11.89	**	**	*12.40	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	40.72	44.53	62.68	70.40	39.07	40.29	64.66	47.64
Average number of persons per household -								
Under 18 years	1.02	1.21	0.33	0.06	1.41	1.16	0.09	0.83
18 to 64 years	2.12	2.10	1.12	0.39	1.30	1.84	0.96	1.73
65 years and over	0.04	0.04	0.71	1.15	*0.02	**	*0.81	0.27
Total	3.19	3.36	2.16	1.60	2.72	3.00	1.85	2.83
Proportion of households with nature of housing occupancy being -								
Owned outright (%)	29.09	46.57	79.11	74.89	22.31	31.79	56.49	41.46
Being bought (%)	44.62	37.17	10.55	5.22	21.42	19.24	27.30	33.92
Renting - government (%)	2.05	**	*0.43	6.17	**	*9.87	*5.56	3.12
Renting - private (%)	22.28	12.41	7.77	10.30	*34.88	*39.10	8.21	19.17
Occupied rent free (%)	1.95	*3.86	**	*3.41	**	**	**	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.71	1.80	0.33	0.05	0.19	0.23	0.21	1.24
Proportion of households with family composition of the household being -								
Married couple -								
only (%)	17.57	22.93	37.12	39.52	**	9.05	56.12	23.20
with dependent children only (%)	39.72	49.51	12.29	2.11	**	41.00	3.65	30.78
other (%)	17.46	17.04	7.55	2.02	*2.31	*12.15	*5.54	13.51
Single parent one family household only (%)	3.14	**	*2.78	**	**	*2.91	**	4.07
Single person household (%)	11.46	7.39	30.16	49.71	*15.92	*25.12	*30.46	19.25
Other (%)	10.64	*3.12	*10.10	6.64	**	**	*4.23	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -								
Metropolitan area ('000)	613.8	54.4	67.7	126.2	23.2	31.0	28.8	945.3
Other urban areas ('000)	162.6	*18.2	*19.7	49.8	**	*9.6	*14.7	283.2
Rural areas ('000)	38.0	24.1	8.5	11.8	*1.8	*2.3	4.6	92.1
<i>Number of households in sample</i>	1,198	149	137	277	50	62	72 (d)	1,947
Estimated total number in population -								
Households ('000)	814.4	96.7	96.0	187.8	33.7	42.8	48.1	1,320.6
Persons ('000)	2,594.1	324.6	207.2	300.5	91.9	128.4	89.1	3,737.1

(a) See Explanatory notes. (b) Includes supporting parent's benefit and widow's pension Class A. (c) Includes Veterans' Affairs pensions and associated allowances, Tertiary Education Assistance, and scholarships. (d) Includes households which reported no income.

**TABLE 2.15 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME DECILE (a),  
VICTORIA, 1984**

Broad expenditure group	Average weekly household gross income distribution (\$)				
	0- 120	121- 178	179- 256	257- 330	331- 409
	First decile	Second decile	Third decile	Fourth decile	Fifth decile
	Average weekly household expenditure (\$)				
Commodity or service -					
Current housing costs (selected dwelling)	22.17	32.89	28.51	41.84	46.42
Fuel and power	7.08	9.58	11.08	10.44	11.88
Food and non-alcoholic beverages	29.97	47.79	53.28	65.22	69.70
Alcoholic beverages	2.83	4.92	6.41	9.80	9.71
Tobacco	2.98	5.16	6.67	6.96	6.11
Clothing and footwear	7.03	14.40	13.73	18.54	20.36
Household furnishings and equipment	6.72	15.10	19.11	21.46	22.65
Household services and operation	8.06	12.42	12.94	12.56	14.58
Medical care and health expenses	4.56	7.47	10.17	12.97	14.98
Transport	15.51	23.75	33.60	52.41	51.16
Recreation	13.12	23.39	28.76	29.71	34.07
Personal care	2.92	4.72	4.35	5.19	4.95
Miscellaneous commodities and services	4.14	16.52	11.02	16.74	23.79
<b>Total commodity or service expenditure</b>	<b>127.10</b>	<b>218.12</b>	<b>239.62</b>	<b>303.84</b>	<b>330.34</b>
Selected other payments -					
Income tax	7.05	8.09	18.28	41.99	62.62
Mortgage payments - principal (selected dwelling)	0.26	2.21	2.70	4.25	7.78
Other capital housing costs	*3.41	*18.29	*8.40	*11.99	*2.20
Superannuation and life insurance	0.68	1.33	2.38	6.36	10.08
<b>Total selected other payments</b>	<b>11.40</b>	<b>29.93</b>	<b>31.78</b>	<b>64.59</b>	<b>82.68</b>
<b>Total</b>	<b>138.50</b>	<b>248.05</b>	<b>271.40</b>	<b>368.43</b>	<b>413.03</b>
	Proportion of total expenditure on commodities and services (%)				
Commodity or service -					
Current housing costs (selected dwelling)	17.4	15.1	11.9	13.8	14.1
Fuel and power	5.6	4.4	4.6	3.4	3.6
Food and non-alcoholic beverages	23.6	21.9	22.2	21.5	21.1
Alcoholic beverages	2.2	2.3	2.7	3.2	2.9
Tobacco	2.3	2.4	2.8	2.3	1.8
Clothing and footwear	5.5	6.6	5.7	6.1	6.2
Household furnishings and equipment	5.3	6.9	8.0	7.1	6.9
Household services and operation	6.3	5.7	5.4	4.1	4.4
Medical care and health expenses	3.6	3.4	4.2	4.3	4.5
Transport	12.2	10.9	14.0	17.2	15.5
Recreation	10.3	10.7	12.0	9.8	10.3
Personal care	2.3	2.2	1.8	1.7	1.5
Miscellaneous commodities and services	3.3	7.6	4.6	5.5	7.2
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



**TABLE 2.15 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME DECILE (a),  
VICTORIA, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)				
	0-120	121-178	179-256	257-330	331-409
	First decile	Second decile	Third decile	Fourth decile	Fifth decile
<i>Average weekly household income (\$)</i>	90.20	154.47	212.20	295.75	367.79
Proportion of total income being -					
Wages and salaries (%)	2.65	2.75	18.17	63.58	76.85
Own business (%)	2.90	6.91	10.71	10.30	8.19
Government pensions and benefits (%)	83.25	76.73	49.55	14.40	6.43
Other (%)	*11.20	13.61	21.57	*11.72	*8.53
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	63.54	59.29	55.04	44.38	41.41
Average number of persons per household -					
Under 18 years	0.12	0.35	0.69	1.02	1.08
18 to 64 years	0.49	0.93	1.20	1.72	1.76
65 years and over	0.60	0.79	0.62	0.15	0.10
Total	1.21	2.07	2.51	2.89	2.95
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	61.71	55.65	57.30	34.85	27.23
Being bought (%)	6.14	18.48	18.15	34.34	40.49
Renting - government (%)	*6.99	*6.61	*4.52	*3.31	*3.48
Renting - private (%)	20.08	17.84	16.31	26.10	25.70
Occupied rent free (%)	*5.08	*1.43	*3.72	*1.40	*3.09
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.15	0.23	0.52	0.99	1.17
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	3.53	51.65	37.06	19.32	16.33
with dependent children only (%)	4.47	10.09	21.80	41.66	47.33
other (%)	**	2.66	5.34	6.99	6.05
Single parent one family household only (%)	2.08	10.84	8.05	3.71	3.33
Single person household (%)	88.45	19.11	18.06	21.77	18.36
Other (%)	*1.47	*5.64	*9.70	*6.55	*8.60
Total (%)	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -					
Metropolitan area ('000)	91.4	91.0	79.7	84.0	99.9
Other urban areas ('000)	31.6	33.7	31.7	32.5	27.8
Rural areas ('000)	8.8	9.1	19.3	14.8	5.2
<i>Number of households in sample</i>	193	196	197	190	191
Estimated total number in population -					
Households ('000)	131.7	133.8	130.7	131.3	132.9
Persons ('000)	159.0	277.4	328.3	379.6	391.6

**TABLE 2.15 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME DECILE (a),  
VICTORIA, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	410- 499	500- 589	590- 692	693- 866	867+	
	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Tenth decile	
<i>Average weekly household income (\$)</i>	456.03	537.45	638.90	773.46	1,194.22	472.22
Proportion of total income being -						
Wages and salaries (%)	79.48	81.36	84.09	83.70	78.34	72.79
Own business (%)	4.81	6.55	3.79	5.17	11.14	7.44
Government pensions and benefits (%)	7.18	4.06	3.46	2.38	1.31	10.08
Other (%)	8.54	8.04	*8.66	8.76	9.21	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	41.76	41.14	43.43	42.74	43.60	47.64
Average number of persons per household -						
Under 18 years	1.00	1.09	0.92	0.98	1.03	0.83
18 to 64 years	2.00	2.00	2.07	2.29	2.81	1.73
65 years and over	0.11	0.07	0.16	0.11	0.04	0.27
Total	3.10	3.16	3.15	3.38	3.88	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	29.06	35.13	36.10	37.80	39.77	41.46
Being bought (%)	45.45	42.13	41.94	49.19	42.88	33.92
Renting - government (%)	*2.63	*0.69	*1.52	*1.47	**	3.12
Renting - private (%)	21.42	18.83	19.65	10.48	15.23	19.17
Occupied rent free (%)	*1.44	*3.22	*0.78	*1.06	*2.11	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.36	1.60	1.75	2.10	2.54	1.24
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	20.08	19.75	25.34	23.80	14.88	23.20
with dependent children only (%)	41.14	43.07	37.36	31.06	29.92	30.78
other (%)	15.84	11.29	16.02	31.03	39.92	13.51
Single parent one family household only (%)	2.54	2.84	3.44	2.81	1.00	4.07
Single person household (%)	9.64	9.02	4.68	2.05	1.51	19.25
Other (%)	*10.76	*14.03	*13.16	*9.25	*12.78	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -						
Metropolitan area ('000)	92.2	99.0	107.5	96.5	104.1	945.3
Other urban areas ('000)	30.3	25.2	21.5	25.9	22.9	283.2
Rural areas ('000)	9.2	7.5	4.2	8.3	5.7	92.1
<i>Number of households in sample</i>	197	196	194	196	197	1,947
Estimated total number in population -						
Households ('000)	131.7	131.7	133.3	130.8	132.7	1,320.6
Persons ('000)	408.0	416.1	419.8	442.4	515.0	3,737.1

(a) The household income deciles in this publication represent ten per cent groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income.







**TABLE 2.16 HOUSEHOLD EXPENDITURE BY FAMILY COMPOSITION OF HOUSEHOLD,  
VICTORIA, 1984 - continued**

Household characteristics	Family composition of household					
	Husband and wife only	Dependent children only		Total depend- ent children only	Dependent and non- dependent children	Non- dependent children only
		One	Two or more			
<i>Average weekly household income (\$)</i>	428.13	504.39	545.16	533.07	807.58	708.96
Proportion of total income being -						
Wages and salaries (%)	64.28	84.27	76.73	78.85	82.46	75.34
Own business (%)	7.85	6.46	11.13	9.82	8.17	8.10
Government pensions and benefits (%)	13.32	3.94	4.99	4.70	4.74	7.72
Other (%)	14.55	*5.32	7.14	6.63	*4.62	*8.83
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	54.09	37.12	37.37	37.30	48.29	56.02
Average number of persons per household -						
Under 18 years	**	0.96	2.48	2.03	1.68	0.10
18 to 64 years	1.40	2.04	2.03	2.03	3.21	2.99
65 years and over	0.59	0.01	**	**	0.02	0.24
Total	2.00	3.00	4.51	4.06	4.91	3.33
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	55.03	21.98	26.56	25.21	52.84	66.13
Being bought (%)	28.25	51.61	55.45	54.31	41.97	28.65
Renting - government (%)	1.58	*4.11	2.79	3.18	*1.38	*1.35
Renting - private (%)	13.59	18.56	13.40	14.93	2.13	3.10
Occupied rent free (%)	1.56	*3.73	1.80	2.37	**	**
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.94	1.34	1.50	1.46	2.76	2.19
Estimated number of households being in -						
Metropolitan area ('000)	203.1	83.3	207.7	291.1	47.5	65.4
Other urban areas ('000)	76.2	25.6	*54.3	79.9	*18.0	*17.5
Rural areas ('000)	27.1	11.6	23.9	35.6	2.6	5.2
<i>Number of households in sample</i>	444	178	430	608	104	132
Estimated total number in population -						
Households ('000)	306.4	120.5	286.0	406.5	68.0	88.1
Persons ('000)	612.8	361.5	1,290.4	1,651.9	333.8	293.5

TABLE 2.16 HOUSEHOLD EXPENDITURE BY FAMILY COMPOSITION OF HOUSEHOLD,  
VICTORIA, 1984 - *continued*

Household characteristics	Family composition of household					Total
	Other married couple family house- holds (a)	All married couple family house- holds	Single parent house- holds	Single person house- holds	Other (b)	
<i>Average weekly household income (\$)</i>	736.14	540.41	334.45	223.99	552.28	472.22
Proportion of total income being -						
Wages and salaries (%)	81.35	74.92	59.47	60.44	71.48	72.79
Own business (%)	*2.13	8.61	1.43	4.30	3.26	7.44
Government pensions and benefits (%)	10.69	7.65	28.91	21.14	13.09	10.08
Other (%)	**	8.82	*10.20	14.11	*12.16	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	44.77	45.95	36.25	56.58	46.38	47.64
Average number of persons per household -						
Under 18 years	1.32	1.10	1.68	**	0.20	0.83
18 to 64 years	2.87	2.02	1.39	0.58	2.13	1.73
65 years and over	*0.47	0.24	*0.03	0.42	0.31	0.27
Total	4.67	3.36	3.09	1.00	2.64	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	44.81	42.10	20.72	46.84	34.63	41.46
Being bought (%)	39.93	41.51	22.23	16.20	20.42	33.92
Renting - government (%)	**	2.23	*15.72	4.04	*2.18	3.12
Renting - private (%)	*11.43	12.24	34.89	29.58	41.34	19.17
Occupied rent free (%)	**	1.92	**	*3.34	*1.42	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	2.14	1.47	0.73	0.43	1.50	1.24
Estimated number of households being in -						
Metropolitan area ('000)	16.2	623.3	40.5	187.6	93.9	945.3
Other urban areas ('000)	**	196.5	*11.4	54.4	*20.9	283.2
Rural areas ('000)	*1.0	71.6	1.8	12.1	6.6	92.1
<i>Number of households in sample</i>	34	1,322	79	366	180	1,947
Estimated total number in population -						
Households ('000)	22.2	891.3	53.7	254.1	121.4	1,320.6
Persons ('000)	103.8	2,995.8	166.2	254.1	320.9	3,737.1

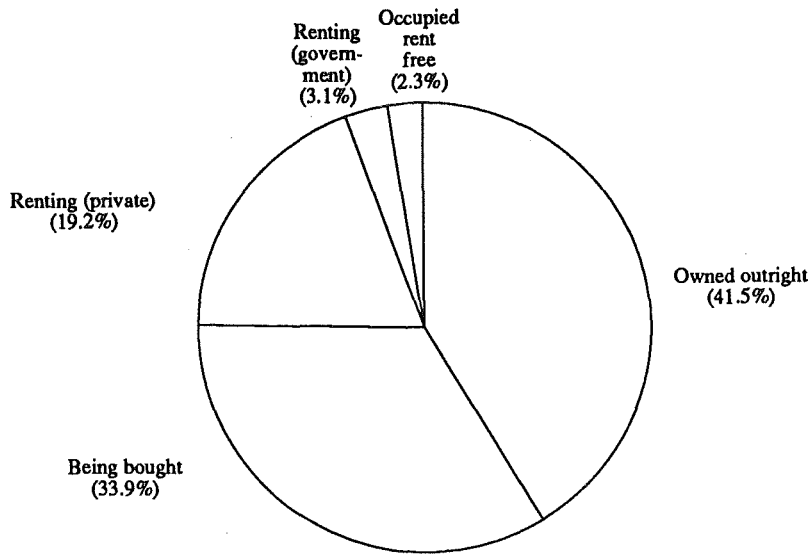
(a) Includes married couple family households where non-family individuals are present. (b) Includes other single family households where the relationship between the head of the household and the rest of the family is other than that of parent to offspring; multiple family households; and multiple person, non-family households.



**TABLE 2.17 HOUSEHOLD EXPENDITURE BY NATURE OF HOUSING OCCUPANCY, VICTORIA,  
1984 - continued**

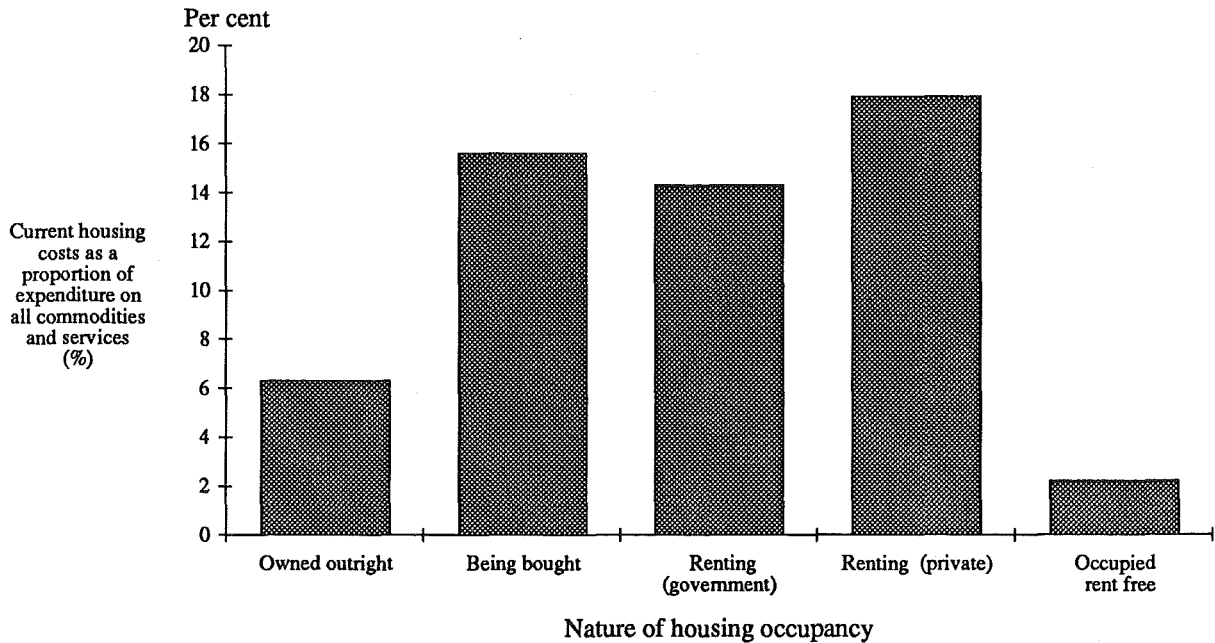
Household characteristics	Nature of housing occupancy					Total
	Owned outright	Being bought	Renting -government	Renting -private	Occupied rent free	
<i>Average weekly household income (\$)</i>	431.15	567.94	274.38	435.24	379.37	472.22
Proportion of total income being -						
Wages and salaries (%)	57.71	83.52	65.02	81.89	65.24	72.79
Own business (%)	10.24	6.43	0.24	4.11	10.98	7.44
Government pensions and benefits (%)	14.83	4.71	32.04	9.56	14.52	10.08
Other (%)	17.21	5.34	*2.70	4.44	**	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	57.95	40.84	48.38	37.21	47.96	47.64
Average number of persons per household -						
Under 18 years	0.57	1.22	1.13	0.63	0.85	0.83
18 to 64 years	1.54	2.02	1.28	1.70	1.55	1.73
65 years and over	0.52	0.08	*0.35	0.09	*0.28	0.27
Total	2.63	3.32	2.75	2.42	2.68	2.83
<i>Average number of employed persons per household</i>	1.04	1.57	0.64	1.20	1.10	1.24
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	30.80	19.32	11.70	16.44	*15.57	23.20
with dependent children only (%)	18.72	49.29	31.34	23.98	31.31	30.78
other (%)	19.03	14.00	*5.16	2.66	*8.68	13.51
Single parent one family household only (%)	2.03	2.67	*20.47	7.41	**	4.07
Single person household (%)	21.74	9.19	*24.91	29.69	*27.60	19.25
Other (%)	7.68	5.54	**	19.83	**	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -						
Metropolitan area ('000)	370.8	337.7	25.0	195.6	16.1	945.3
Other urban areas ('000)	124.6	91.3	*13.3	46.0	**	283.2
Rural areas ('000)	52.1	18.9	*3.0	11.6	*6.6	92.1
<i>Number of households in sample</i>	808	662	63	367	47	1,947
Estimated total number in population -						
Households ('000)	547.4	447.9	41.3	253.2	30.8	1,320.6
Persons ('000)	1,440.9	1,487.8	113.5	612.5	82.4	3,737.1

**CHART 2.18 NATURE OF HOUSING OCCUPANCY, VICTORIA, 1984**



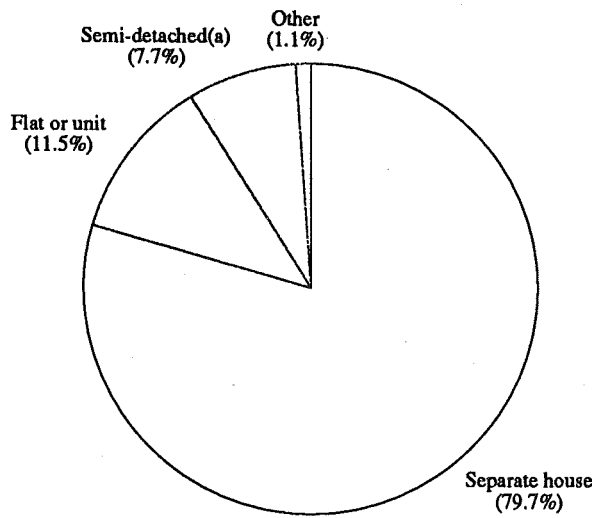
Approximately two-fifths of Victorian households owned their home outright, one-third were buying their home, and one-fifth were renting from private sources.

**CHART 2.19 CURRENT HOUSING COSTS BY NATURE OF HOUSING OCCUPANCY, VICTORIA, 1984**



The proportion of household expenditure allocated to current housing costs was greatest among households which were renting from private sources.

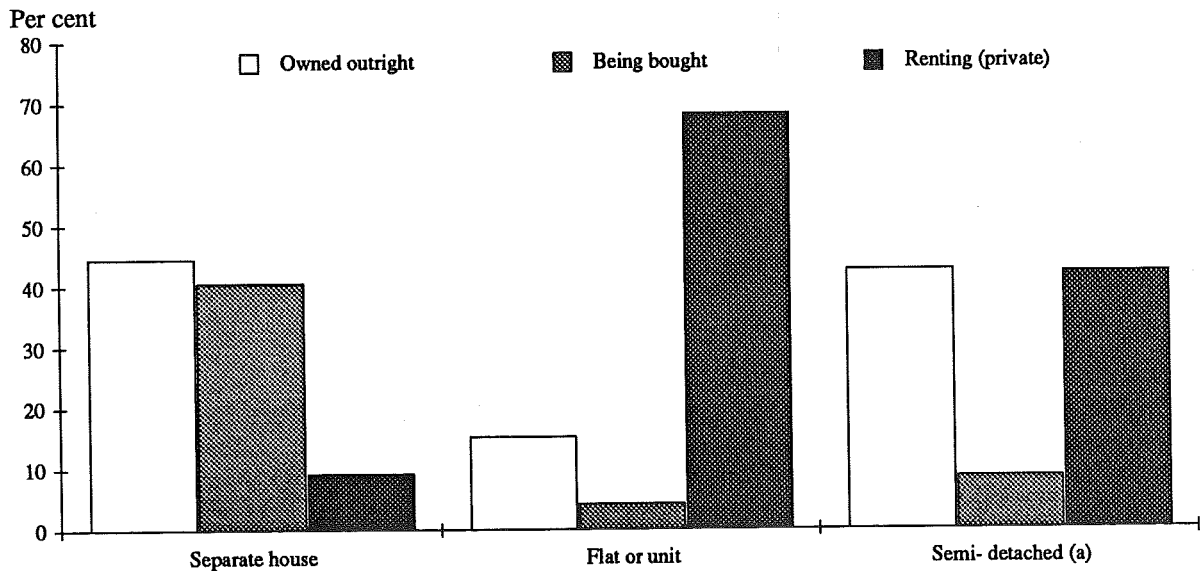
**CHART 2.20 HOUSEHOLD DWELLING TYPE, VICTORIA, 1984**



(a) Includes semi-detached dwellings, terrace houses, villa units, and townhouses.

Almost four-fifths of Victorian households were living in a separate house, and more than one-tenth were living in a flat or unit at the time of the survey.

**CHART 2.21 SELECTED NATURE OF HOUSING OCCUPANCY BY SELECTED HOUSEHOLD DWELLING TYPE, VICTORIA, 1984**



(a) Includes semi-detached dwellings, terrace houses, villa units, and townhouses.

More than two-thirds of households which were dwelling in a flat or unit were renting from private sources, compared with two-fifths of households in a separate house or semi-detached dwelling.

TABLE 2.22 HOUSEHOLD EXPENDITURE BY HOUSEHOLD DWELLING TYPE, VICTORIA, 1984

Broad expenditure group	Type of dwelling structure				Total
	Separate house	Flat or unit	Semi-detached (a)	Other (b)	
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	45.92	46.89	44.63	24.98	45.70
Fuel and power	13.15	7.39	9.90	9.12	12.19
Food and non-alcoholic beverages	77.95	49.95	59.16	67.69	73.18
Alcoholic beverages	11.13	10.56	12.20	*7.85	11.11
Tobacco	6.45	6.21	6.19	*7.44	6.41
Clothing and footwear	25.16	19.19	22.80	*17.71	24.21
Household furnishings and equipment	29.87	12.84	29.58	*9.92	27.67
Household services and operation	16.93	10.60	13.24	11.65	15.86
Medical care and health expenses	16.54	9.00	13.67	12.30	15.40
Transport	66.03	43.94	48.91	43.06	61.92
Recreation	48.78	31.16	41.97	17.88	45.89
Personal care	7.09	5.88	6.73	3.85	6.89
Miscellaneous commodities and services	25.24	16.20	19.19	*38.57	23.89
<b>Total commodity or service expenditure</b>	<b>390.22</b>	<b>269.81</b>	<b>328.18</b>	<b>272.03</b>	<b>370.31</b>
Selected other payments -					
Income tax	92.32	54.80	65.22	39.65	85.35
Mortgage payments - principal (selected dwelling)	7.79	0.71	1.66	**	6.43
Other capital housing costs (c)	18.76	*-7.15	**	**	16.70
Superannuation and life insurance	13.23	6.56	9.36	*4.19	12.07
<b>Total selected other payments</b>	<b>132.10</b>	<b>54.91</b>	<b>108.37</b>	<b>53.20</b>	<b>120.54</b>
<b>Total</b>	<b>522.33</b>	<b>324.72</b>	<b>436.55</b>	<b>325.23</b>	<b>490.85</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	11.8	17.4	13.6	9.2	12.3
Fuel and power	3.4	2.7	3.0	3.4	3.3
Food and non-alcoholic beverages	20.0	18.5	18.0	24.9	19.8
Alcoholic beverages	2.9	3.9	3.7	*2.9	3.0
Tobacco	1.7	2.3	1.9	*2.7	1.7
Clothing and footwear	6.4	7.1	6.9	*6.5	6.5
Household furnishings and equipment	7.7	4.8	9.0	*3.6	7.5
Household services and operation	4.3	3.9	4.0	4.3	4.3
Medical care and health expenses	4.2	3.3	4.2	4.5	4.2
Transport	16.9	16.3	14.9	15.8	16.7
Recreation	12.5	11.5	12.8	6.6	12.4
Personal care	1.8	2.2	2.1	1.4	1.9
Miscellaneous commodities and services	6.5	6.0	5.8	*14.2	6.5
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 2.22 HOUSEHOLD EXPENDITURE BY HOUSEHOLD DWELLING TYPE,  
VICTORIA, 1984 - continued**

Household characteristics	Type of dwelling structure				Total
	Separate house	Flat or unit	Semi-detached (a)	Other (b)	
<i>Average weekly household income (\$)</i>	498.15	351.98	400.32	352.70	472.22
Proportion of total income being -					
Wages and salaries (%)	72.94	74.79	70.57	53.46	72.79
Own business (%)	7.93	3.34	4.98	*18.72	7.44
Government pensions and benefits (%)	9.39	13.44	13.76	15.84	10.08
Other (%)	9.73	8.43	*10.69	**	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.88	44.59	50.18	43.92	47.64
Average number of persons per household -					
Under 18 years	0.96	0.29	0.26	1.20	0.83
18 to 64 years	1.84	1.23	1.32	1.78	1.73
65 years and over	0.26	0.29	0.40	**	0.27
Total	3.06	1.81	1.98	3.12	2.83
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	44.93	15.58	43.00	*49.07	41.46
Being bought (%)	40.97	4.56	8.92	*4.11	33.92
Renting - government (%)	2.26	9.03	*3.75	**	3.12
Renting - private (%)	9.55	68.64	42.51	**	19.17
Occupied rent free (%)	2.29	*2.19	*1.83	**	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.32	0.88	0.95	1.25	1.24
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	24.15	17.24	23.12	*17.23	23.20
with dependent children only (%)	35.55	12.07	7.77	*41.35	30.78
other (%)	15.83	1.61	6.98	**	13.51
Single parent one family household only (%)	3.72	4.85	*7.12	**	4.07
Single person household (%)	13.46	47.29	36.28	**	19.25
Other (%)	7.29	16.95	*18.72	**	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -					
Metropolitan area ('000)	714.3	127.7	95.2	8.1	945.3
Other urban areas ('000)	248.9	23.3	*5.9	**	283.2
Rural areas ('000)	89.5	0.7	0.5	*1.4	92.1
<i>Number of households in sample</i>	1,568	213	144	22	1,947
Estimated total number in population -					
Households ('000)	1,052.7	151.7	101.5	14.6	1,320.6
Persons ('000)	3,216.4	274.3	200.8	45.7	3,737.1

(a) Includes semi-detached dwellings, terrace houses, villa units, and townhouses. (b) Includes caravans, dwelling and non-dwelling combined, tents, builders' sheds, and any other structures used as private places of residence at the time of the survey. (c) Negative value indicates a net gain, as occurs when assets are sold.



TABLE 2.23 HOUSEHOLD EXPENDITURE BY BROAD GEOGRAPHICAL AREA, VICTORIA, 1984

Broad expenditure group	Broad geographical area			Total
	Metropolitan	Other urban	Rural	
Average weekly household expenditure (\$)				
Commodity or service -				
Current housing costs (selected dwelling)	50.46	35.42	28.49	45.70
Fuel and power	12.47	11.58	11.16	12.19
Food and non-alcoholic beverages	75.71	67.23	65.46	73.18
Alcoholic beverages	11.36	10.32	11.04	11.11
Tobacco	6.72	5.86	4.95	6.41
Clothing and footwear	25.65	21.77	16.94	24.21
Household furnishings and equipment	27.52	28.80	25.70	27.67
Household services and operation	16.25	15.01	14.45	15.86
Medical care and health expenses	15.89	14.19	14.09	15.40
Transport	60.38	62.49	75.95	61.92
Recreation	48.25	39.72	40.55	45.89
Personal care	7.32	5.99	5.17	6.89
Miscellaneous commodities and services	25.24	21.28	18.01	23.89
<b>Total commodity or service expenditure</b>	<b>383.23</b>	<b>339.66</b>	<b>331.98</b>	<b>370.31</b>
Selected other payments -				
Income tax	91.09	74.99	58.21	85.35
Mortgage payments - principal (selected dwelling)	6.77	5.90	4.52	6.43
Other capital housing costs	20.54	*6.63	**	16.70
Superannuation and life insurance	12.04	12.72	10.30	12.07
<b>Total selected other payments</b>	<b>130.44</b>	<b>100.23</b>	<b>81.28</b>	<b>120.54</b>
<b>Total</b>	<b>513.67</b>	<b>439.89</b>	<b>413.26</b>	<b>490.85</b>
Proportion of total expenditure on commodities and services (%)				
Commodity or service -				
Current housing costs (selected dwelling)	13.2	10.4	8.6	12.3
Fuel and power	3.3	3.4	3.4	3.3
Food and non-alcoholic beverages	19.8	19.8	19.7	19.8
Alcoholic beverages	3.0	3.0	3.3	3.0
Tobacco	1.8	1.7	1.5	1.7
Clothing and footwear	6.7	6.4	5.1	6.5
Household furnishings and equipment	7.2	8.5	7.7	7.5
Household services and operation	4.2	4.4	4.4	4.3
Medical care and health expenses	4.1	4.2	4.2	4.2
Transport	15.8	18.4	22.9	16.7
Recreation	12.6	11.7	12.2	12.4
Personal care	1.9	1.8	1.6	1.9
Miscellaneous commodities and services	6.6	6.3	5.4	6.5
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 2.23 HOUSEHOLD EXPENDITURE BY BROAD GEOGRAPHICAL AREA,  
VICTORIA, 1984 - continued**

Household characteristics	Broad geographical area			Total
	Metropolitan	Other urban	Rural	
<i>Average weekly household income (\$)</i>	492.49	433.27	383.97	472.22
Proportion of total income being -				
Wages and salaries (%)	74.71	71.06	53.49	72.79
Own business (%)	6.34	7.38	22.08	7.44
Government pensions and benefits (%)	9.13	12.82	12.98	10.08
Other (%)	9.82	8.74	*11.45	9.70
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.43	48.48	47.17	47.64
Average number of persons per household -				
Under 18 years	0.82	0.80	1.00	0.83
18 to 64 years	1.75	1.63	1.76	1.73
65 years and over	0.26	0.34	0.25	0.27
Total	2.83	2.77	3.01	2.83
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	39.23	43.98	56.56	41.46
Being bought (%)	35.73	32.23	20.49	33.92
Renting - government (%)	2.64	4.71	*3.22	3.12
Renting - private (%)	20.70	16.23	12.56	19.17
Occupied rent free (%)	1.71	2.85	*7.17	2.33
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.25	1.17	1.35	1.24
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	21.48	26.90	29.45	23.20
with dependent children only (%)	30.79	28.20	38.61	30.78
other (%)	13.66	14.26	9.64	13.51
Single parent one family household only (%)	4.28	4.03	*1.97	4.07
Single person household (%)	19.85	19.21	13.15	19.25
Other (%)	9.93	7.39	*7.18	9.19
Total (%)	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	1,325	471	151	1,947
Estimated total number in population -				
Households ('000)	945.3	283.2	92.1	1,320.6
Persons ('000)	2,673.9	785.9	277.3	3,737.1



## REGIONAL INFORMATION

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### Outline

This chapter looks at broad level expenditure patterns of households across labour force regions in Victoria, and compares regional household characteristics across income groups. The income groups used in this chapter are pentiles (20 per cent groupings of households) rather than deciles (10 per cent groupings) because estimates based on survey data have unacceptably high standard errors if the data are too finely disaggregated. The map at the back of this publication shows the labour force regions, together with their component statistical local areas. The most populated regions were Western Melbourne (estimated 171,900 households) and Inner Eastern Melbourne (169,100), while the smallest were North Western Victoria (82,700) and Eastern Victoria (79,600).

### Income

During 1984, Victorian households had, on average, a gross income of \$472.22 per week, ranging from \$368.49 for households in the Inner Melbourne region to \$621.41 for those in the Inner Eastern Melbourne region (Table 3.1, Charts 3.2 and 3.4). Overall, households in the Melbourne Statistical Division (MSD, \$492.49 per week) had higher average weekly gross incomes than those in the Rest of Victoria (ROV, \$421.17) (Tables 3.12 and 3.17).

Household income might generally be expected to be higher where there are more employed persons in a household. For Victoria as a whole, and for each labour force region, the average number of employed persons per household increased with increasing income pentile. For example, Victorian households in the lowest pentile had an average 0.2 employed persons per household, or one employed person per five households, while households in the third pentile had 1.3, and fifth pentile households had an average 2.3 employed persons per household (Chart 3.3, Tables 3.5 to 3.18).

Associated with variations in the number of employed persons per household were variations according to source of income. The source of household income refers to the proportion of income derived from wages and salary, one's own business, government pensions and benefits, and other sources for an average household in a given income pentile and labour force region. For households in each labour force region and in Victoria as a whole, the proportion of household income derived from government pensions and benefits decreased as income pentile increased. For example, Victorian households in the lowest and second pentiles derived, on average, 79.1 and 29.1 per cent, respectively, of their income from government pensions and benefits (Table 3.18). By comparison, households in the third, fourth, and fifth pentiles gained relatively little household income from government pensions and benefits (less than 7.0 per cent), the majority of household income being derived from wages and salaries (78.3, 82.9, and 80.4 per cent, respectively).

### Commodity and service expenditure

The average weekly expenditure on commodities and services for Victorian households was \$370.31, with a regional low of \$286.84 for households in the Inner Melbourne region and a high of \$430.94 for households in the Inner Eastern Melbourne region (Table 3.1). The four extra-metropolitan regions (South Western Victoria, North Western Victoria, Northern Victoria, and Eastern Victoria) and the Inner Melbourne region were below the Victorian average figures on both income and expenditure of households, whereas the Inner Eastern Melbourne and Southern Melbourne regions were considerably above the Victorian average figures.

Commodity/service expenditure might generally be expected to be proportional to the size of the household. However, variations in commodity/service expenditure according to size of household were not clear cut because expenditure also varied according to household income (Table 3.1). For example, households in the Inner Melbourne region had, on average, the smallest households (2.2 persons), the lowest average weekly income (\$368.49) and the lowest average weekly commodity/service expenditure (\$286.84). In contrast, households in the North Eastern Melbourne region had, on average, the largest households (3.2 persons) but ranked sixth on both household income and commodity/service expenditure (\$461.05 and \$364.63 per week, respectively). Households in the Inner Eastern Melbourne region had, on average, the highest weekly household income and commodity/service expenditure (\$621.41 and \$430.94, respectively) but had the fourth smallest average household size (2.8 persons per household).

Food and non-alcoholic beverages, transport, recreation, and current housing costs accounted for 61.2 per cent of Victorian household expenditure (Table 3.1). Food and non-alcoholic beverages (\$73.18 weekly Victorian household expenditure) accounted for the highest expenditure, followed by transport (\$61.92), recreation (\$45.89), and current housing costs (\$45.70). Generally, expenditure on current housing costs was slightly less in extra-metropolitan (ROV) regions than in the metropolitan regions, whereas transport expenditure was higher in the extra-metropolitan regions.

Variations in expenditure on specific commodities/services mainly reflect variations in total expenditure on all commodities/services. Variations of this nature may be controlled by expressing the expenditure on specific commodities/services as a proportion of total expenditure. This form of analysis has been adopted throughout the following discussion in comparing expenditure across income pentiles and labour force regions.

#### *Food and non-alcoholic beverages*

Victorian households spent an average 19.8 per cent of weekly household expenditure on food and non-alcoholic beverages, with the lowest regional household expenditure being 18.4 per cent for households in the Mornington Peninsula, and the highest 22.2 per cent for households in Inner Melbourne (Table 3.1).

Victorian households in the lowest pentile spent a greater proportion of their weekly household expenditure on food than households in the highest pentile (22.5 and 18.2 per cent, respectively, Table 3.18). Regional differences in spending on food and non-alcoholic beverages were greatest among lower income pentile households and decreased as income pentile increased. With the exception of the Mornington Peninsula (16.1 per cent), households in the lowest pentile spent between 22.2 per cent (South Western Victoria) and 26.6 per cent (Inner Melbourne) of household expenditure on food. By contrast, fifth pentile household expenditure on food ranged from a lower 16.7 per cent (North Western Victoria) to 19.5 per cent (Inner Melbourne) (Tables 3.5 to 3.18).

#### *Transport*

The proportion of household expenditure spent on transport was greater among households in extra-metropolitan regions than in metropolitan regions. The lowest proportional expenditure on transport within the Melbourne Statistical Division (MSD) was 11.5 per cent for households in Inner Melbourne, and the highest 17.4 per cent in Mornington Peninsula (Table 3.1, Chart 3.19). Transport expenditure by households in the four extra-metropolitan regions ranged from 18.6 per cent (South Western Victoria) to 20.6 per cent (Eastern Victoria).

The proportion of Victorian household expenditure spent on transport increased as income pentile increased, from 11.4 per cent for households in the lowest pentile, to 18.7 per cent of household expenditure in fifth pentile households (Table 3.18). Regional differences in transport spending were greatest for households in the fourth income pentile, ranging from 9.5 per cent of Inner Melbourne household expenditure to 23.4 per cent in Eastern Victoria (Tables 3.5 to 3.18).

#### *Current housing costs*

Current housing costs, as a proportion of household expenditure, were consistently higher for households in MSD regions than for households in extra-metropolitan regions (Table 3.1, Chart 3.19). For households in the MSD, current housing costs ranged from 12.2 per cent (Inner Eastern Melbourne) to 14.8 per cent (Inner Melbourne) of average weekly household expenditure. By contrast, current housing costs for households in non-MSD regions ranged from a lower 9.1 per cent (North Western Victoria) to 11.0 per cent (South Western Victoria) of household expenditure.

Associated with the lower current housing costs of extra-metropolitan households was a higher degree of home ownership: 47.1 per cent of extra-metropolitan households owned their home outright compared with 39.2 per cent of MSD households (Tables 3.12 and 3.17, Chart 3.20). The proportion of households renting either privately or from the government varied considerably across regions. As little as 15.2 per cent of households in Outer Eastern Melbourne rented their home, whereas 47.4 per cent rented in Inner Melbourne. The high level of renting among Inner Melbourne households appears to be one of a number of factors contributing to the higher proportional current housing costs (14.8 per cent of household expenditure) for this region. Another factor was the relatively low average weekly income and expenditure of Inner Melbourne households (\$368.49 and \$286.84, respectively).

Expenditure on current housing costs as a proportion of weekly expenditure also varied according to household income pentile in Victoria (Table 3.18, Chart 3.21). In dollar terms, current housing costs were greatest for households in the highest income pentile and lowest for those in the lowest pentile reflecting, in part, lower levels of outright home ownership among highest pentile households. More than half of lowest pentile households (58.7 per cent) owned their home outright, probably owing to the greater average age of their household head (61.4 years) who would have had more time to repay a mortgage. In spite of their lower costs in dollar terms, households in the lowest pentile had the highest proportional current housing costs (15.9 per cent of commodity/service expenditure), owing to their low income and expenditure. In contrast, households in the fifth pentile had the lowest proportional current housing costs (9.7 per cent).

Regional differences in proportional expenditure on current housing costs were greatest for lowest income pentile households and least for households in the highest income pentile (Tables 3.5 to 3.17). Current housing costs for households in the lowest income pentile ranged from 8.6 per cent (Northern Victoria) to 22.1 per cent of expenditure (Inner Melbourne and South Western Victoria), compared with a range of 7.7 per cent (Northern Victoria) to 12.7 per cent (North Eastern Melbourne) for highest income pentile households.

### *Recreation*

Spending on recreation took an average 12.4 per cent of Victorian household expenditure (Table 3.1). Households in the Inner Melbourne region (9.9 per cent) spent the least proportion on recreation, and those in the Inner Eastern Melbourne region (14.8 per cent) spent the highest proportion of all regions.

Victorian household expenditure on recreation increased slightly as income pentile increased, ranging from 10.6 per cent for households in the lowest pentile to 13.7 per cent for the fifth pentile (Table 3.18). Households in the lowest income pentile demonstrated the greatest regional differences in recreation spending, from 5.2 per cent of weekly household expenditure for households in Inner Melbourne to 18.6 per cent in Inner Eastern Melbourne (Tables 3.5 to 3.17). The smallest regional variation was in the third income pentile, where households spent between 9.5 per cent (Inner Melbourne) and 14.1 per cent (Eastern Victoria) of expenditure on recreation.

### *Other commodities and services*

Because the remaining commodity and service groups made up smaller proportions of household expenditure, differences between income pentile groups were less pronounced, although some regional differences were still apparent. These items (all commodity or service groups except: current housing costs, food and non-alcoholic beverages, transport, and recreation) averaged 38.8 per cent of total Victorian household expenditure, varying across regions from 36.2 per cent (South Western Victoria) to 41.6 per cent of household expenditure (Inner Melbourne) (Table 3.1). Appreciable variation according to income pentile was not evident in the proportion of household expenditure allocated to these commodities/services, which ranged from 37.9 per cent (fourth pentile households) to 39.7 per cent of household expenditure (fifth pentile households) (Table 3.18). Regional variation within income pentile groups was greatest among households in the fourth pentile, the proportion of expenditure ranging from 34.2 per cent (North Eastern Melbourne) to 44.7 per cent (Inner Melbourne); and smallest in the third pentile, ranging from 34.5 per cent (Inner Melbourne) to 41.1 per cent (North Eastern Melbourne).



TABLE 3.1 HOUSEHOLD EXPENDITURE BY LABOUR FORCE REGION, VICTORIA, 1984 - continued

Broad expenditure group	Rest of Victoria				Total
	South Western Victoria	North Western Victoria	Northern Victoria	Eastern Victoria	
Average weekly household expenditure (\$)					
Commodity or service -					
Current housing costs (selected dwelling)	38.92	31.35	29.87	35.77	45.70
Fuel and power	12.04	11.70	10.73	11.69	12.19
Food and non-alcoholic beverages	73.97	64.41	62.12	67.79	73.18
Alcoholic beverages	9.09	9.81	11.54	11.31	11.11
Tobacco	6.03	5.66	4.51	6.85	6.41
Clothing and footwear	22.02	24.41	18.21	18.46	24.21
Household furnishings and equipment	22.13	35.08	30.35	24.26	27.67
Household services and operation	15.99	14.58	15.31	13.19	15.86
Medical care and health expenses	15.54	11.62	15.12	13.76	15.40
Transport	66.19	69.86	58.84	71.50	61.92
Recreation	47.68	37.32	34.44	41.68	45.89
Personal care	6.96	5.68	5.52	4.94	6.89
Miscellaneous commodities and services	18.60	21.32	18.30	25.07	23.89
<b>Total commodity or service expenditure</b>	<b>355.17</b>	<b>342.80</b>	<b>314.85</b>	<b>346.27</b>	<b>370.31</b>
Selected other payments -					
Income tax	68.83	68.02	66.44	82.87	85.35
Mortgage payments - principal (selected dwelling)	4.90	4.76	5.69	6.99	6.43
Other capital housing costs	*6.70	**	*10.35	**	16.70
Superannuation and life insurance	12.97	10.12	11.61	13.97	12.07
<b>Total selected other payments</b>	<b>93.40</b>	<b>78.49</b>	<b>94.09</b>	<b>118.14</b>	<b>120.54</b>
<b>Total</b>	<b>448.56</b>	<b>421.29</b>	<b>408.94</b>	<b>464.41</b>	<b>490.85</b>
Proportion of total expenditure on commodities and services (%)					
Commodity or service -					
Current housing costs (selected dwelling)	11.0	9.1	9.5	10.3	12.3
Fuel and power	3.4	3.4	3.4	3.4	3.3
Food and non-alcoholic beverages	20.8	18.8	19.7	19.6	19.8
Alcoholic beverages	2.6	2.9	3.7	3.3	3.0
Tobacco	1.7	1.7	1.4	2.0	1.7
Clothing and footwear	6.2	7.1	5.8	5.3	6.5
Household furnishings and equipment	6.2	10.2	9.6	7.0	7.5
Household services and operation	4.5	4.3	4.9	3.8	4.3
Medical care and health expenses	4.4	3.4	4.8	4.0	4.2
Transport	18.6	20.4	18.7	20.6	16.7
Recreation	13.4	10.9	10.9	12.0	12.4
Personal care	2.0	1.7	1.8	1.4	1.9
Miscellaneous commodities and services	5.2	6.2	5.8	7.2	6.5
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>



TABLE 3.1 HOUSEHOLD EXPENDITURE BY LABOUR FORCE REGION, VICTORIA, 1984 - *continued*

Household characteristics	Melbourne Statistical Division						
	Western Melbourne	Inner Melbourne	North Eastern Melbourne	Inner Eastern Melbourne	Southern Melbourne	Outer Eastern Melbourne	Mornington Peninsula
<i>Average weekly household income (\$)</i>	488.27	368.49	461.05	621.41	512.87	466.68	466.61
Proportion of total income being -							
Wages and salaries (%)	82.08	69.55	73.91	75.40	65.43	76.98	77.12
Own business (%)	2.94	5.12	6.27	7.46	9.58	8.05	5.03
Government pensions and benefits (%)	9.02	16.46	12.17	4.80	9.24	10.11	8.30
Other (%)	5.96	*8.87	*7.64	12.35	15.74	*4.87	9.55
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	44.87	48.86	46.87	48.33	50.65	45.75	46.55
Average number of persons per household -							
Under 18 years	1.00	0.48	1.13	0.70	0.64	0.94	0.89
18 to 64 years	1.95	1.45	1.76	1.78	1.67	1.76	1.80
65 years and over	0.16	0.29	0.28	0.27	0.36	0.26	0.20
Total	3.11	2.22	3.18	2.75	2.66	2.96	2.89
Proportion of households with nature of housing occupancy being -							
Owned outright (%)	36.51	35.46	34.61	45.98	47.26	30.83	38.38
Being bought (%)	42.32	14.67	41.10	34.21	22.59	52.40	45.40
Renting - government (%)	3.40	*6.82	*3.09	1.27	*1.21	*0.97	*2.07
Renting - private (%)	16.57	40.53	17.55	17.70	26.95	14.22	13.22
Occupied rent free (%)	*1.20	*2.53	*3.65	*0.85	*1.98	**	*0.94
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.33	0.90	1.25	1.45	1.10	1.38	1.28
Proportion of households with family composition of the household being -							
Married couple -							
only (%)	20.26	16.48	19.78	22.28	26.45	21.41	22.49
with dependent children only (%)	39.05	19.16	40.55	26.40	23.55	33.47	33.53
other (%)	15.46	8.18	13.15	16.79	10.76	16.89	13.56
Single parent one family household only (%)	2.97	4.50	6.04	3.60	4.87	*6.04	3.43
Single person household (%)	12.75	37.79	13.40	20.88	21.76	14.31	19.10
Other (%)	9.52	*13.89	*7.07	10.04	*12.61	*7.87	*7.90
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	237	162	160	241	202	123	200
Estimated total number in population -							
Households ('000)	171.9	116.8	111.8	169.1	143.6	89.4	142.7
Persons ('000)	534.8	259.6	355.3	464.3	382.5	265.1	412.4

TABLE 3.1 HOUSEHOLD EXPENDITURE BY LABOUR FORCE REGION, VICTORIA, 1984 - *continued*

Household characteristics	Rest of Victoria				Total
	South Western Victoria	North Western Victoria	Northern Victoria	Eastern Victoria	
<i>Average weekly household income (\$)</i>	410.37	419.75	407.03	456.53	472.22
Proportion of total income being -					
Wages and salaries (%)	68.18	61.35	65.33	73.92	72.79
Own business (%)	12.92	12.01	10.76	6.88	7.44
Government pensions and benefits (%)	12.56	13.37	13.90	11.27	10.08
Other (%)	*6.33	*13.26	10.01	*7.93	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.48	47.67	50.31	46.24	47.64
Average number of persons per household -					
Under 18 years	0.87	1.01	0.63	0.99	0.83
18 to 64 years	1.65	1.64	1.63	1.75	1.73
65 years and over	0.34	0.29	0.38	0.24	0.27
Total	2.86	2.94	2.64	2.98	2.83
Proportion of households with nature of housing occupancy being -					
Owned outright (%)	44.99	52.42	48.60	41.68	41.46
Being bought (%)	32.47	25.96	26.87	32.90	33.92
Renting - government (%)	*5.02	*2.73	*6.23	*2.39	3.12
Renting - private (%)	15.88	14.76	11.94	20.34	19.17
Occupied rent free (%)	*1.65	**	*6.36	**	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.20	1.16	1.21	1.29	1.24
Proportion of households with family composition of the household being -					
Married couple -					
only (%)	25.66	31.31	31.10	20.46	23.20
with dependent children only (%)	30.78	33.04	25.34	36.44	30.78
other (%)	13.79	9.45	14.42	14.24	13.51
Single parent one family household only (%)	2.22	*4.96	3.04	*4.32	4.07
Single person household (%)	19.71	14.57	17.86	18.44	19.25
Other (%)	*7.84	*6.67	*8.24	*6.10	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	164	133	196	129	1,947
Estimated total number in population -					
Households ('000)	94.0	82.7	118.9	79.6	1,320.6
Persons ('000)	269.1	242.9	314.0	237.2	3,737.1

**CHART 3.2 AVERAGE WEEKLY HOUSEHOLD INCOME BY LABOUR FORCE REGION, VICTORIA, 1984**

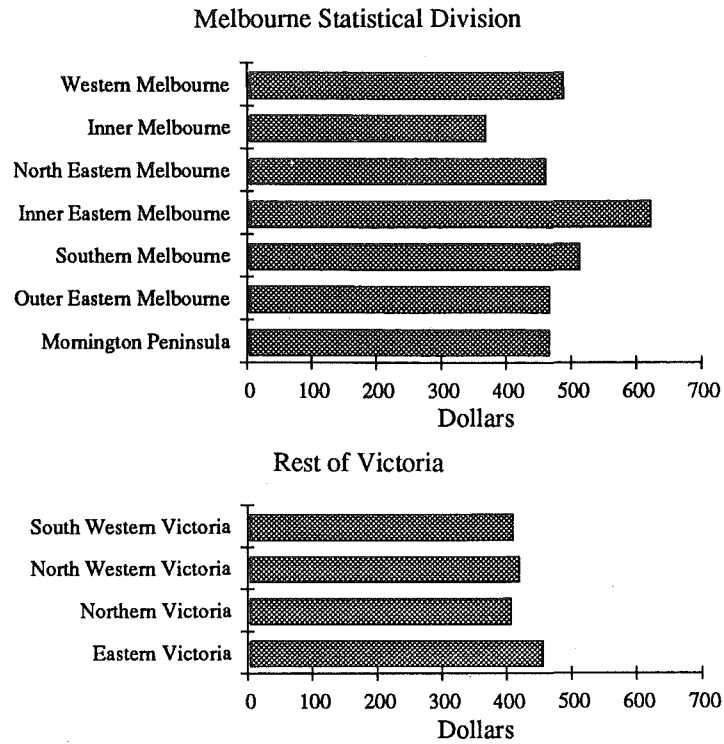


Chart 3.2 shows the range of household incomes for each labour force region in Victoria. Household incomes for extra-metropolitan (ROV) households were lower than incomes for six of the seven MSD regions.

**CHART 3.3 AVERAGE NUMBER OF EMPLOYED PERSONS PER HOUSEHOLD BY INCOME PENTILE, VICTORIA, 1984**

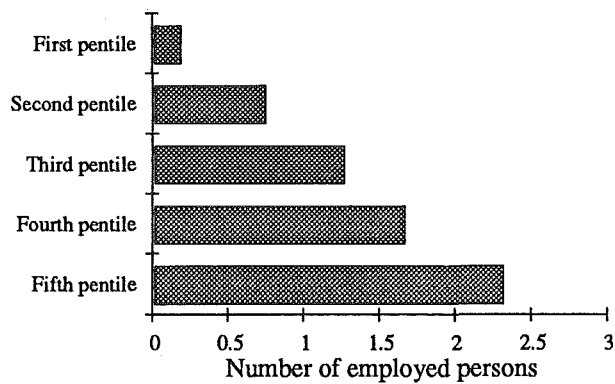


Chart 3.3 shows fewer employed persons in households with lower income.

**CHART 3.4 AVERAGE WEEKLY HOUSEHOLD INCOME BY LABOUR FORCE REGION FOR FIRST AND FIFTH INCOME PENTILES, VICTORIA, 1984**

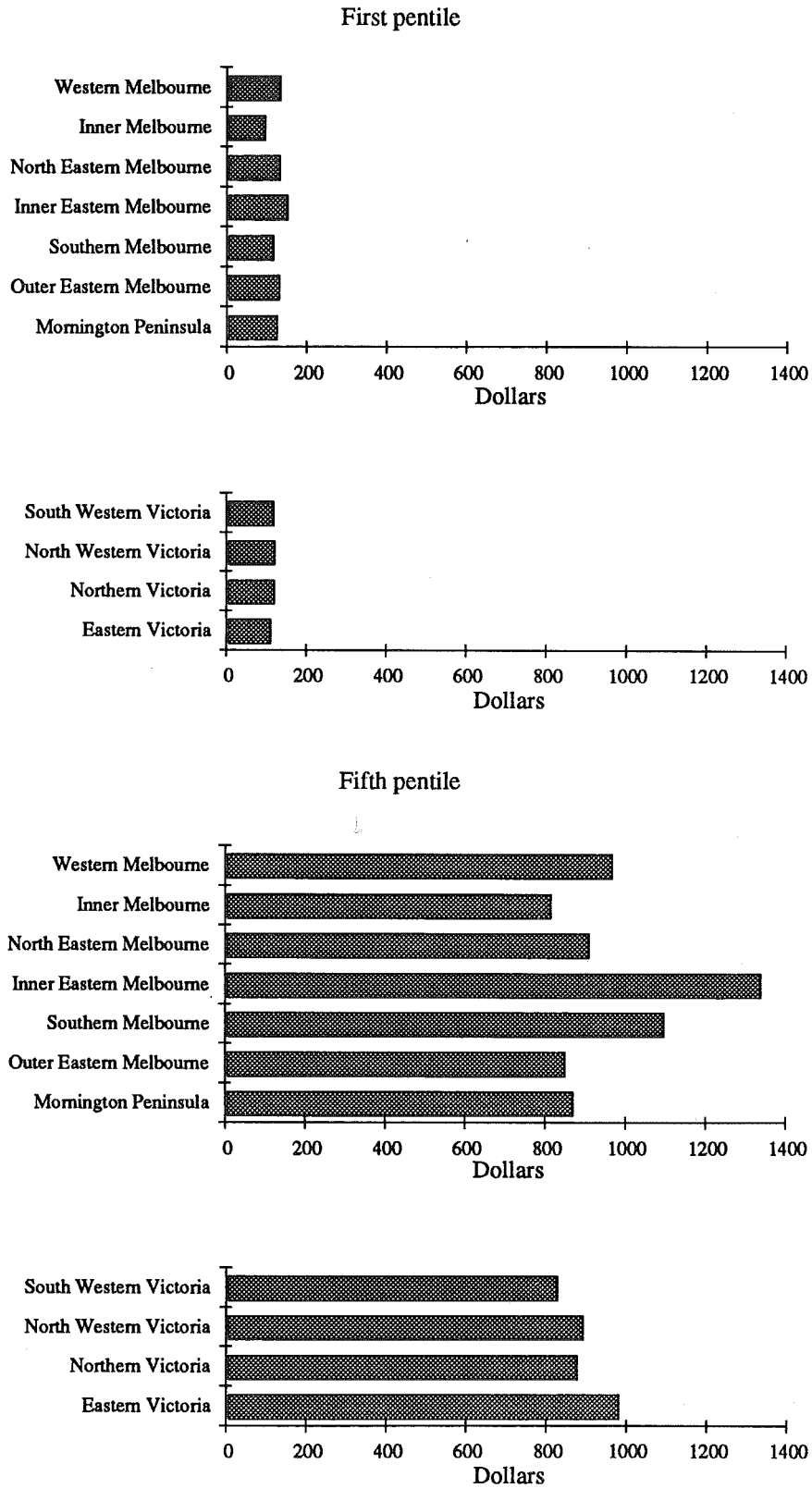


Chart 3.4 contrasts household income for the lowest pentile with that for the fifth pentile. The majority of lowest pentile households were dependent on pensions as their principal source of income. Fifth pentile households consisted of 3.6 persons, while lowest pentile households averaged 1.6 persons.



**TABLE 3.5 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
WESTERN MELBOURNE REGION, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 198	199- 360	361- 506	507- 727	728+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	135.38	298.42	429.37	611.61	967.91	488.27
Proportion of total income being -						
Wages and salaries (%)	3.55	76.04	87.03	89.50	87.95	82.08
Own business (%)	1.37	4.59	2.49	0.21	4.60	2.94
Government pensions and benefits (%)	77.72	11.89	7.22	4.76	2.06	9.02
Other (%)	**	**	**	**	**	5.96
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	58.26	42.01	38.80	42.37	43.05	44.87
<i>Average number of persons per household</i>	1.88	3.29	3.43	3.27	3.69	3.11
<i>Average number of employed persons per household</i>	0.16	1.02	1.29	1.67	2.54	1.33
<i>Number of households in sample</i>	46	46	47	49	49	237
Estimated total number in population -						
Households ('000)	34.1	34.5	34.5	34.8	34.0	171.90
Persons ('000)	64.0	113.5	118.2	113.6	125.4	534.80



**TABLE 3.6 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
INNER MELBOURNE REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 127	128- 238	239- 362	363- 541	542+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	96.04	165.70	306.83	456.32	815.43	368.49
Proportion of total income being -						
Wages and salaries (%)	3.59	12.35	70.13	77.08	84.33	69.55
Own business (%)	**	*7.05	*9.24	**	*6.67	5.12
Government pensions and benefits (%)	88.08	72.80	14.88	7.32	2.48	16.46
Other (%)	**	**	**	**	**	*8.87
Total (%)	100.00	100.00	100.00	100.00	100.00	100.0
<i>Average age of household head (years)</i>	61.32	50.28	45.44	43.99	43.24	48.86
<i>Average number of persons per household</i>	1.16	2.39	2.33	2.33	2.91	2.22
<i>Average number of employed persons per household</i>	0.12	0.28	0.96	1.16	1.95	0.90
<i>Number of households in sample</i>	32	32	32	34	32	162
Estimated total number in population -						
Households ('000)	23.5	22.9	23.4	23.6	23.3	116.8
Persons ('000)	27.2	54.8	54.5	55.1	68.0	259.6





**TABLE 3.7 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
NORTH EASTERN MELBOURNE REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 173	174- 355	356- 485	486- 671	672+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	133.74	267.82	423.65	569.30	910.77	461.05
Proportion of total income being -						
Wages and salaries (%)	**	52.10	72.01	90.02	81.68	73.91
Own business (%)	*7.31	*7.43	*9.98	*4.27	*5.38	6.27
Government pensions and benefits (%)	79.27	29.69	10.74	3.88	3.10	12.17
Other (%)	**	**	**	**	**	*7.64
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	62.06	50.34	39.75	38.14	44.17	46.87
<i>Average number of persons per household</i>	1.86	3.11	3.55	3.55	3.84	3.18
<i>Average number of employed persons per household</i>	0.16	0.70	1.40	1.73	2.26	1.25
<i>Number of households in sample</i>	32	31	32	33	32	160
Estimated total number in population -						
Households ('000)	22.5	22.1	21.9	23.2	22.1	111.8
Persons ('000)	41.9	68.6	77.6	82.4	84.8	355.3



**TABLE 3.8 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
INNER EASTERN MELBOURNE REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 224	225 476	477- 606	607- 874	875+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	152.24	338.97	545.37	727.53	1,338.00	621.41
Proportion of total income being -						
Wages and salaries (%)	8.91	71.78	73.44	86.20	78.82	75.40
Own business (%)	8.12	4.59	11.24	3.67	8.63	7.46
Government pensions and benefits (%)	55.72	6.20	3.23	1.77	0.91	4.80
Other (%)	**	**	**	**	**	12.35
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	65.48	45.36	40.76	45.57	44.24	48.33
<i>Average number of persons per household</i>	1.53	2.09	3.27	3.15	3.69	2.75
<i>Average number of employed persons per household</i>	0.24	0.99	1.65	1.91	2.46	1.45
<i>Number of households in sample</i>	49	47	49	48	48	241
Estimated total number in population -						
Households ('000)	34.1	33.6	33.5	33.8	34.1	169.1
Persons ('000)	52.2	70.4	109.4	106.6	125.8	464.3



**TABLE 3.9 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
SOUTHERN MELBOURNE REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 178	179- 342	343- 548	549- 766	767+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	116.89	250.86	437.68	656.99	1,096.29	512.87
Proportion of total income being -						
Wages and salaries (%)	4.68	44.00	67.41	75.03	70.27	65.43
Own business (%)	*2.17	6.92	7.84	*3.41	15.26	9.58
Government pensions and benefits (%)	73.90	34.87	7.69	2.28	1.32	9.24
Other (%)	**	**	**	**	**	15.74
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	67.39	51.35	44.72	48.04	42.26	50.65
<i>Average number of persons per household</i>	1.37	2.43	2.90	2.87	3.71	2.66
<i>Average number of employed persons per household</i>	0.10	0.54	1.15	1.44	2.27	1.10
<i>Number of households in sample</i>	39	42	41	39	41	202
Estimated total number in population -						
Households ('000)	28.0	29.4	29.1	28.1	29.0	143.6
Persons ('000)	38.5	71.2	84.5	80.9	107.4	382.5



**TABLE 3.10 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
OUTER EASTERN MELBOURNE REGION, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 216	217- 360	361- 529	530- 676	677+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	131.41	291.80	451.17	613.24	850.39	466.68
Proportion of total income being -						
Wages and salaries (%)	4.30	62.00	80.30	86.75	84.61	76.98
Own business (%)	*5.14	*5.44	*13.81	*1.75	*10.99	8.05
Government pensions and benefits (%)	81.70	22.14	4.59	3.15	2.76	10.11
Other (%)	**	**	**	**	**	*4.87
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	63.35	45.34	37.13	42.07	40.80	45.75
<i>Average number of persons per household</i>	1.67	3.31	3.30	2.74	3.82	2.96
<i>Average number of employed persons per household</i>	0.24	0.96	1.55	1.83	2.35	1.38
<i>Number of households in sample</i>	24	25	25	25	24	123
Estimated total number in population -						
Households ('000)	17.9	18.1	17.8	18.0	17.7	89.4
Persons ('000)	29.7	59.9	58.6	49.3	67.5	265.1





**TABLE 3.11 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
MORNINGTON PENINSULA REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 200	201- 371	372- 523	524- 664	665+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	126.14	288.92	453.16	594.89	871.15	466.61
Proportion of total income being -						
Wages and salaries (%)	3.96	53.23	86.54	85.10	85.22	77.12
Own business (%)	*8.23	*13.92	*2.55	*2.65	4.56	5.03
Government pensions and benefits (%)	69.59	20.73	4.67	1.65	1.75	8.30
Other (%)	**	**	**	**	**	9.55
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	61.39	46.42	41.37	42.64	40.99	46.55
<i>Average number of persons per household</i>	1.69	3.02	2.91	3.39	3.45	2.89
<i>Average number of employed persons per household</i>	0.32	0.92	1.34	1.62	2.20	1.28
<i>Number of households in sample</i>	40	40	40	39	41	200
Estimated total number in population -						
Households ('000)	28.5	28.4	29.0	28.4	28.4	142.7
Persons ('000)	48.2	85.8	84.2	96.0	98.1	412.4



**TABLE 3.12 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
MELBOURNE STATISTICAL DIVISION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 182	183- 350	351- 524	525- 708	709+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	124.25	270.61	436.23	610.98	1,018.72	492.49
Proportion of total income being -						
Wages and salaries (%)	3.96	55.43	80.25	82.95	81.10	74.71
Own business (%)	3.79	7.55	5.10	4.07	8.21	6.34
Government pensions and benefits (%)	78.23	23.37	6.34	3.12	1.77	9.13
Other (%)	14.02	13.65	8.31	9.86	8.92	9.82
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	61.94	48.30	40.95	42.95	43.12	47.43
Average number of persons per household -						
Under 18 years	0.23	0.92	0.99	0.99	0.96	0.82
18 to 64 years	0.71	1.53	1.90	2.05	2.57	1.75
65 years and over	0.69	0.31	0.09	0.12	0.07	0.26
Total	1.63	2.76	2.98	3.16	3.61	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	56.48	41.20	24.84	35.25	38.52	39.23
Being bought (%)	12.32	29.58	46.87	45.30	44.41	35.73
Renting - government (%)	6.56	3.56	2.13	0.66	0.32	2.64
Renting - private (%)	22.53	24.63	23.17	17.99	15.15	20.70
Occupied rent free (%)	*2.11	*1.03	*2.99	*0.80	*1.59	1.71
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.17	0.79	1.31	1.66	2.32	1.25
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	25.12	22.82	15.93	23.81	19.80	21.48
with dependent children only (%)	7.48	34.06	43.87	39.22	29.15	30.79
other (%)	1.20	5.77	11.22	13.94	36.11	13.66
Single parent one family household only (%)	7.40	5.56	3.70	2.85	1.92	4.28
Single person household (%)	53.86	22.61	14.82	6.93	1.22	19.85
Other (%)	4.93	9.18	10.46	13.26	11.80	9.93
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	261	262	269	264	269	1,325
Estimated total number in population -						
Households ('000)	188.0	189.4	190.0	188.6	189.3	945.3
Persons ('000)	306.7	523.0	565.9	595.6	682.6	2,673.9



**TABLE 3.13 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
SOUTH WESTERN VICTORIA REGION, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 166	167- 304	305- 450	451- 617	618+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	117.95	230.13	368.83	515.04	828.18	410.37
Proportion of total income being -						
Wages and salaries (%)	**	25.80	72.58	82.32	78.77	68.18
Own business (%)	*7.05	*22.88	*11.76	*9.06	*14.13	12.92
Government pensions and benefits (%)	84.04	37.11	9.62	3.01	2.64	12.56
Other (%)	**	**	**	**	**	*6.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	62.74	50.10	40.67	39.71	43.68	47.48
<i>Average number of persons per household</i>	1.81	2.74	2.91	3.20	3.69	2.86
<i>Average number of employed persons per household</i>	0.17	0.74	1.40	1.51	2.19	1.20
<i>Number of households in sample</i>	34	30	33	33	34	164
Estimated total number in population -						
Households ('000)	19.7	17.7	19.1	18.8	18.7	94.0
Persons ('000)	35.7	48.6	55.8	60.2	68.9	269.1

(a) Negative value indicates a net gain, as occurs when assets are sold.



**TABLE 3.14 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
NORTH WESTERN VICTORIA REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 183	184- 288	289- 427	428- 605	606+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	122.33	232.66	356.58	500.83	892.08	419.75
Proportion of total income being -						
Wages and salaries (%)	6.07	27.26	65.39	68.91	72.21	61.35
Own business (%)	*16.75	*10.18	*10.01	*11.82	*12.73	12.01
Government pensions and benefits (%)	69.04	41.36	7.79	7.56	3.67	13.37
Other (%)	**	**	**	**	**	*13.26
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	57.75	47.07	47.18	42.89	43.47	47.67
<i>Average number of persons per household</i>	1.52	3.19	3.03	3.23	3.73	2.94
<i>Average number of employed persons per household</i>	0.41	0.69	1.00	1.57	2.12	1.16
<i>Number of households in sample</i>	27	27	24	28	27	133
Estimated total number in population -						
Households ('000)	16.6	16.8	15.9	17.0	16.3	82.7
Persons ('000)	25.3	53.6	48.2	55.0	60.9	242.9





**TABLE 3.15 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
NORTHERN VICTORIA REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 168	169- 251	252- 395	396- 622	623+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	120.56	205.67	317.13	513.57	877.34	407.03
Proportion of total income being -						
Wages and salaries (%)	1.81	6.27	67.97	75.94	80.32	65.33
Own business (%)	*1.11	*16.63	*10.48	*11.92	*10.23	10.76
Government pensions and benefits (%)	86.00	53.99	11.03	4.08	1.59	13.90
Other (%)	**	**	**	**	**	10.01
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	64.80	55.80	43.98	44.03	43.05	50.31
<i>Average number of persons per household</i>	1.50	2.47	2.57	3.03	3.64	2.64
<i>Average number of employed persons per household</i>	0.15	0.52	1.11	1.73	2.50	1.21
<i>Number of households in sample</i>	40	38	38	40	40	196
Estimated total number in population -						
Households ('000)	24.2	22.8	24.5	23.6	23.9	118.9
Persons ('000)	36.4	56.4	63.0	71.4	86.9	314.0



**TABLE 3.16 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
EASTERN VICTORIA REGION, 1984 - *continued***

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 166	167- 309	310- 473	474- 684	685+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	111.57	242.99	392.28	564.77	982.05	456.53
Proportion of total income being -						
Wages and salaries (%)	**	20.80	83.20	84.63	85.87	73.92
Own business (%)	*15.67	*17.77	*1.91	*6.52	*5.38	6.88
Government pensions and benefits (%)	78.81	36.76	10.20	3.48	1.98	11.27
Other (%)	**	**	**	**	**	*7.93
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	53.86	52.44	40.25	41.79	42.83	46.24
<i>Average number of persons per household</i>	1.79	2.61	3.06	3.53	3.92	2.98
<i>Average number of employed persons per household</i>	0.34	0.70	1.07	1.76	2.64	1.29
<i>Number of households in sample</i>	24	25	26	26	28	129
Estimated total number in population -						
Households ('000)	15.9	16.0	16.2	15.7	15.7	79.6
Persons ('000)	28.6	42.0	49.7	55.2	61.8	237.2



**TABLE 3.17 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
REST OF VICTORIA, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	0- 170	171- 288	289- 435	436- 625	626+	
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	117.21	222.98	353.88	520.58	890.77	421.17
Proportion of total income being -						
Wages and salaries (%)	1.89	18.99	71.19	78.75	79.38	67.13
Own business (%)	7.25	18.58	8.52	8.66	11.16	10.67
Government pensions and benefits (%)	81.66	43.03	9.52	4.59	2.37	12.85
Other (%)	*9.19	*19.40	*10.76	*7.99	*7.09	9.35
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	60.30	51.98	43.55	42.06	42.84	48.16
Average number of persons per household -						
Under 18 years	0.24	0.88	0.97	1.04	1.13	0.85
18 to 64 years	0.68	1.31	1.76	1.99	2.57	1.66
65 years and over	0.72	0.54	0.15	0.14	0.06	0.32
Total	1.64	2.73	2.88	3.16	3.76	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	62.27	57.09	35.51	42.40	37.83	47.07
Being bought (%)	11.51	18.38	40.52	28.32	48.38	29.35
Renting - government (%)	*8.45	*3.80	*3.06	*3.58	*2.78	4.34
Renting - private (%)	11.61	13.64	19.37	23.94	8.04	15.33
Occupied rent free (%)	**	**	**	**	**	3.91
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.24	0.68	1.14	1.62	2.38	1.21
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	30.31	39.51	24.42	27.19	16.06	27.52
with dependent children only (%)	7.92	31.53	39.50	41.11	33.79	30.76
other (%)	0.70	4.38	10.77	13.89	35.95	13.13
Single parent one family household only (%)	*4.44	*7.44	*1.70	*2.53	*1.49	3.53
Single person household (%)	54.39	11.80	15.92	3.46	3.15	17.72
Other (%)	*2.25	*5.34	*7.68	*11.82	*9.57	7.34
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -						
Other urban areas ('000)	*59.7	*46.4	*58.2	*59.4	*59.6	283.2
Rural areas ('000)	15.5	29.0	15.5	16.8	15.4	92.1
<i>Number of households in sample</i>	123	124	118	128	129	622
Estimated total number in population -						
Households ('000)	75.2	75.4	73.7	76.1	74.9	375.3
Persons ('000)	123.3	205.7	212.1	240.5	281.5	1,063.2

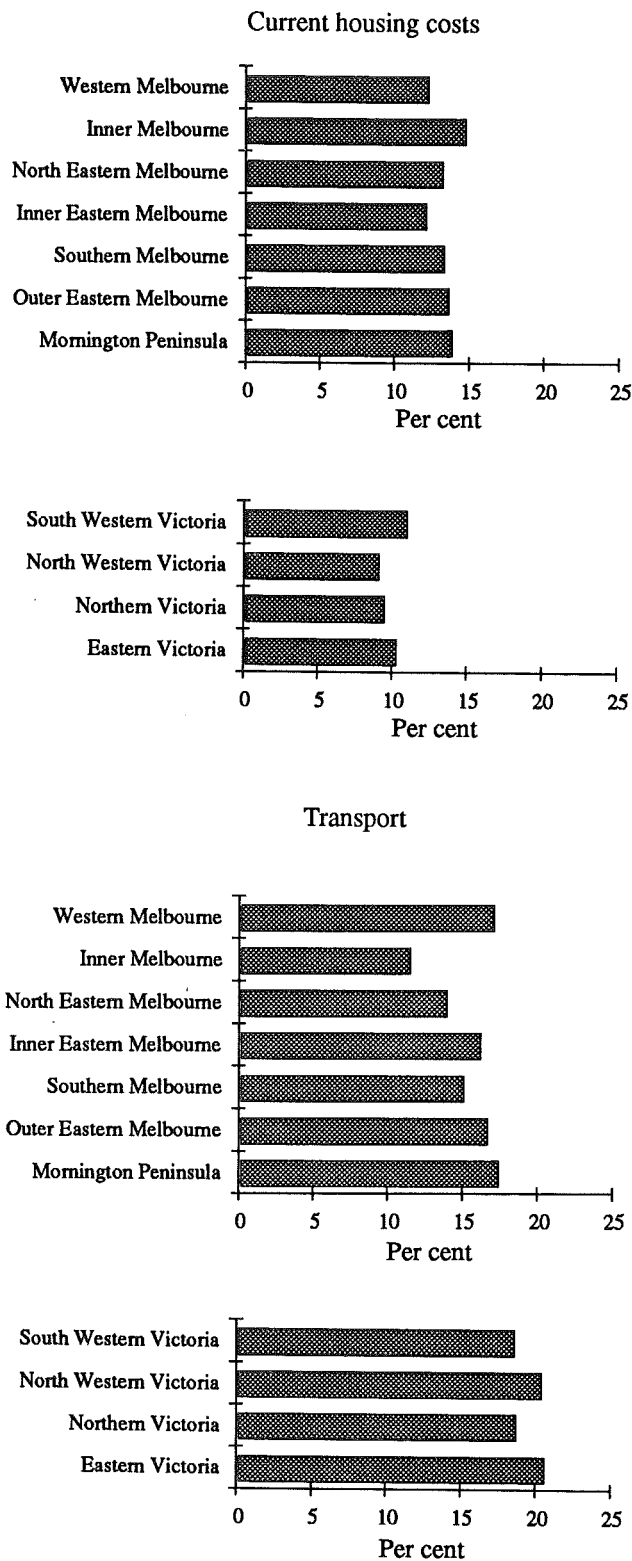


**TABLE 3.18 HOUSEHOLD EXPENDITURE BY HOUSEHOLD INCOME PENTILE,  
TOTAL VICTORIA, 1984 - continued**

Household characteristics	Average weekly household gross income distribution (\$)					Total
	First pentile	Second pentile	Third pentile	Fourth pentile	Fifth pentile	
<i>Average weekly household income (\$)</i>	122.59	254.06	411.70	588.47	985.39	472.22
Proportion of total income being -						
Wages and salaries (%)	2.71	44.66	78.30	82.85	80.42	72.79
Own business (%)	5.45	10.47	6.33	5.04	8.81	7.44
Government pensions and benefits (%)	79.11	29.05	6.84	3.73	1.73	10.08
Other (%)	12.73	15.82	8.53	8.38	9.04	9.70
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	61.40	49.70	41.58	42.29	43.17	47.64
Average number of persons per household -						
Under 18 years	0.24	0.86	1.04	1.01	1.01	0.83
18 to 64 years	0.71	1.46	1.88	2.04	2.55	1.73
65 years and over	0.70	0.38	0.10	0.11	0.07	0.27
Total	1.64	2.70	3.02	3.15	3.63	2.83
Proportion of households with nature of housing occupancy being -						
Owned outright (%)	58.66	46.05	28.14	35.62	38.79	41.46
Being bought (%)	12.36	26.26	42.96	42.04	46.01	33.92
Renting - government (%)	6.80	3.92	3.06	1.11	0.73	3.12
Renting - private (%)	18.95	21.21	23.57	19.24	12.87	19.17
Occupied rent free (%)	*3.24	*2.56	*2.27	*2.00	*1.59	2.33
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.19	0.75	1.27	1.67	2.32	1.24
Proportion of households with family composition of the household being -						
Married couple -						
only (%)	27.78	28.17	18.20	22.56	19.31	23.20
with dependent children only (%)	7.30	31.75	44.25	40.20	30.48	30.78
other (%)	1.34	6.16	10.92	13.67	35.51	13.51
Single parent one family household only (%)	6.50	5.88	2.94	3.14	1.90	4.07
Single person household (%)	53.50	19.92	14.02	6.84	1.77	19.25
Other (%)	3.57	8.12	9.68	13.59	11.03	9.19
Total (%)	100.00	100.00	100.00	100.00	100.00	100.00
Estimated number of households being in -						
Metropolitan area ('000)	182.4	163.7	192.0	206.5	200.6	945.3
Other urban areas ('000)	65.3	64.2	58.1	46.8	48.8	283.2
Rural areas ('000)	17.8	34.1	14.4	11.7	14.1	92.1
<i>Number of households in sample</i>	389	387	388	390	393	1,947
Estimated total number in population -						
Households ('000)	265.5	262.0	264.6	265.0	263.5	1,320.6
Persons ('000)	436.4	707.8	799.6	835.9	957.4	3,737.1



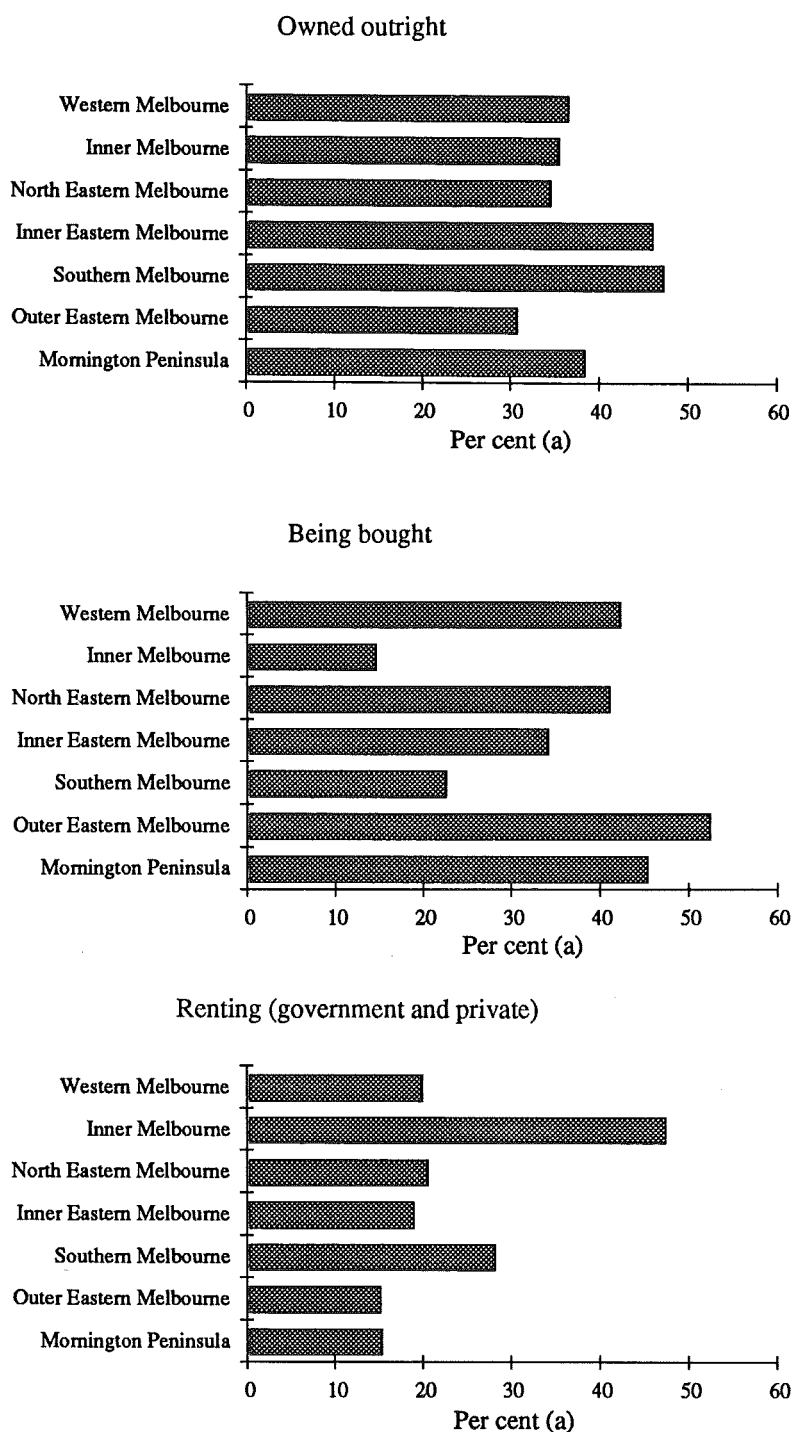
**CHART 3.19 HOUSEHOLD EXPENDITURE (a) ON CURRENT HOUSING COSTS AND TRANSPORT, BY LABOUR FORCE REGION, VICTORIA, 1984**



(a) Expenditure on current housing costs or transport as a proportion of household expenditure on all commodities and services for a given region.

Chart 3.19 Proportional expenditure on housing was greater in the MSD regions than in ROV regions. In contrast, proportional expenditure on transport was greater in all ROV regions than in MSD regions. Inner Melbourne households spent the least on transport but the most on current housing costs.

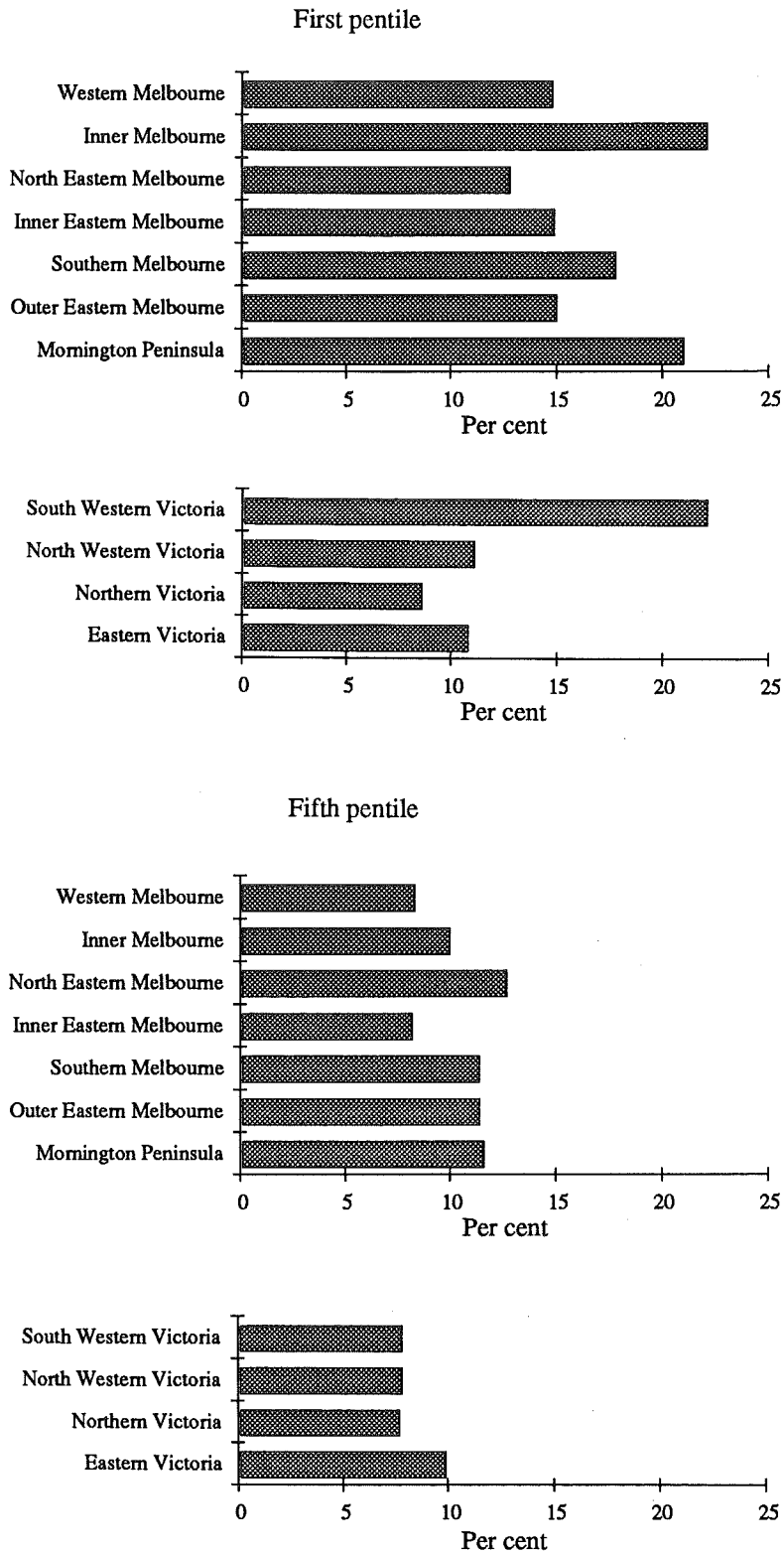
**CHART 3.20 SELECTED NATURE OF HOUSING OCCUPANCY BY LABOUR FORCE REGION, MELBOURNE STATISTICAL DIVISION, 1984**



(a) Proportion of the households within this category in each region.

Chart 3.20 Relatively few households in Inner Melbourne or Southern Melbourne were buying their homes, while renting in these regions was considerable. The highest proportion of outright home ownership occurred in Southern Melbourne and Inner Eastern Melbourne.

**CHART 3.21 CURRENT HOUSING COSTS (a) BY LABOUR FORCE REGION FOR FIRST AND FIFTH INCOME PENTILES, VICTORIA, 1984**



(a) Current housing costs as a proportion of household expenditure on all commodities and services for a given region.

Chart 3.21 Current housing costs consumed a considerably larger proportion of household expenditure in the lowest income pentile than in the fifth pentile. Regional differences were also greatest in the lowest pentile.

## SELECTED HOUSEHOLDS

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### Outline

This chapter examines broad level expenditure for Victorian households in the following groups: those whose income was derived primarily from government pensions and benefits ('pensioner' households), married couples with dependent children only, single parent families, single person households, married couple families with two dependent children only, and households in the Consumer Price Index (CPI) target group. The CPI is designed to measure change, over time, in the retail price of a constant basket of goods and services representative of consumption expenditure by resident metropolitan employee households. Employee households are households which obtain at least three quarters of their total income from wages and salaries, with the top 10 per cent (in income terms) of such households excluded from the CPI target group.

These selected household groups are not all mutually exclusive. For example, 'pensioner' households and households in the CPI target group each overlap with single person households, single parent households, and married couple households with dependent children only.

### 'Pensioner' households

#### *Income and expenditure*

In 1984, an estimated 312,500 households in Victoria relied on government pensions or benefits as their principal income source (Table 4.1). This represented 23.7 per cent of Victorian households. A majority of 'pensioner' households were dependent on age, invalid, and wife pensions (60.1 per cent), followed by 'other' government benefits (26.2 per cent) and unemployment and sickness benefits (13.7 per cent). 'Other' government benefits comprised primarily Veterans' Affairs pensions and allowances and sole parent's benefits, but also included Tertiary Education Assistance and scholarships.

The average weekly income of households whose income came principally from government pensions and benefits (\$152.95) was much less than that of Victorian households in general (\$472.22, Tables 1.3 and 4.1). Average weekly household income was greater for households deriving their income principally from unemployment and sickness benefits (\$170.51) or 'other' government benefits (\$170.77) than for households relying on age, invalid, and wife pensions as their main source of income (\$141.18).

Variations in household size were one factor that influenced the level of expenditure among 'pensioner' households. Unemployment and sickness benefit households had the highest average weekly expenditure and largest household size (\$262.90, 3.0 persons), followed by households drawing income mainly from 'other' government benefits (\$211.47, 2.2 persons) and age, invalid, and wife pensions (\$162.51, 1.6 persons).

#### *Expenditure patterns*

Age, invalid, and wife pension households were well above the Victorian average on food and non-alcoholic beverage proportional spending. In dollar terms, differences in spending on food and non-alcoholic beverages between 'pensioner' groups tended to reflect differences in household size (Table 4.1). Households which derived their income principally from age, invalid, and wife pensions spent the least, in dollar terms, on food and non-alcoholic beverages (\$39.87 per week, average; 1.6 persons per household, average), whereas unemployment and sickness benefit households spent the most (\$57.87; 3.0 persons). Spending on food and non-alcoholic beverages by age, invalid, and wife pension households was 24.5 per cent of household commodity/service expenditure, whereas unemployment and sickness benefit households spent 22.0 per cent, compared with 19.8 per cent for Victoria overall.

Unemployment and sickness benefit households spent 16.0 per cent of commodity/service expenditure on current housing costs, while age, invalid, and wife pension households and 'other' government benefit households spent 13.4 and 13.3 per cent, respectively, compared with 12.3 per cent for Victoria overall (Table 4.1 and Chart

4.2). Unemployment and sickness benefit households had, on average, the youngest heads of household (40.3 years) and the lowest incidence of outright home ownership (31.8 per cent of households). The highest incidence of outright home ownership was by age, invalid, and wife pension households (74.9 per cent). As this group's average age of household head was 70.4 years, they would have had more time to repay a home mortgage than other groups (Chart 4.3).

Proportional expenditure on transport by unemployment and sickness benefit households (19.2 per cent of household expenditure) was above that for households whose income came from age, invalid, and wife pensions (12.2 per cent) and 'other' government benefits (11.5 per cent) compared with 16.7 per cent for Victoria overall (Tables 1.3, 4.1 and Chart 4.4).

### **Married couple households with dependent children only**

Married couples with dependent children only (an estimated 406,500 households) constituted 30.8 per cent of all Victorian households (Tables 1.3 and 4.6). Some 49.1 per cent of these had two or more workers per household, another 45.0 per cent of households had one worker, and a small proportion (6.0 per cent) had no workers (Chart 4.5). There was little difference in the average family size of these groups, which ranged from 3.9 to 4.1 persons per household.

#### *Income and expenditure*

Average weekly income and commodity/service expenditure of married couple families with dependent children only were, predictably, greatest for households with two or more workers (\$649.22 income and \$465.03 expenditure per household, respectively), considerably less for one worker households (\$448.57 and \$383.29, respectively), and least for those with no workers (\$214.57 and \$287.15, respectively). On average, households with no workers gained 73.3 per cent of their income from government pensions and benefits, whereas the one worker and two or more worker households gained 82.0 and 80.0 per cent, respectively, of their average household income from wages and salaries.

#### *Expenditure patterns*

The proportion of household expenditure spent on individual commodity/service groups by married couple households with only dependent children did not appear to vary significantly with the number of workers in a household.

### **Other selected households**

In this section income and expenditure are compared for the following household types: single person households (an estimated 254,100 in Victoria), single parent households (53,700), married couple households with two dependent children only (178,600), and households in the Consumer Price Index (CPI) target group (450,500). Married couple households with only two dependent children are examined here, as opposed to married couples with any number of dependent children, because the former group are often taken to represent the 'typical' family. In fact, this group constituted 13.5 per cent of all Victorian households in 1984.

#### *Income and expenditure*

The average weekly household income of married couple families with two dependent children only (\$530.58) was comparable to that of households in the CPI target group (\$519.66), and considerably higher than incomes of single parent (\$334.45) and single person (\$223.99) households (Table 4.7 and Chart 4.8). The average number of employed persons per household was higher both for households in the CPI target group (1.6 employed persons) and for married couple families with two dependent children only (1.5) than for either single parent households (0.7) or single person households (0.4), and helps to explain the higher incomes of the two former groups (Chart 4.9). Government pensions and benefits constituted a very small proportion of the household incomes of married couple families with two dependent children only and households in the CPI target group (on average, 3.6 and 2.4 per cent, respectively). In contrast, pensions/benefits accounted for an average 28.9 per cent of single parent and 21.1 per cent of single person household incomes. Single person household heads (aged 56.6 years) were substantially older, on average, than the heads of other households (aged 36.3 to 39.5 years), indicating a greater likelihood of eligibility for age or other pensions.

Variation in total household commodity/service expenditure reflected variations in household income between groups (Table 4.7, Charts 4.8 and 4.10). Married couple families with two dependent children only and households in the CPI target group had the highest average weekly household expenditure (\$407.71 and \$406.12, respectively), while single parent and single person households had considerably lower commodity/service expenditure (\$316.94 and \$183.44, respectively).

#### *Expenditure patterns*

Current housing costs for single parent (17.4 per cent of commodity/service expenditure) and single person (17.0 per cent) households made up a greater proportion of average weekly household expenditure than for either households in the CPI target group (14.5 per cent) or married couple families with two dependent children only (14.2 per cent; Chart 4.11). In part, this reflects the smaller incomes and commodity/service expenditures of single parent and single person households.

Single person households demonstrated the highest level of home ownership amongst the four selected groups (46.8 per cent owned their home outright) perhaps as an effect of their greater age (Chart 4.12). The incidence of outright home ownership was fairly similar for married couple families with two dependent children only (25.6 per cent), households in the CPI target group (24.6 per cent), and single parent households (20.7 per cent). More married couple families with two dependent children only (56.8 per cent of this group) were recorded as buying their home than either single parent (22.2 per cent) or single person (16.2 per cent) households. The highest incidence of home rental (government and private) was among single parent households (50.6 per cent).

Expenditure on food and non-alcoholic beverages made up the largest proportion of household expenditure for both married couple households (21.3 per cent) and CPI target group households (19.3 per cent; Chart 4.13). Proportional expenditure on current housing costs was similar to that on food and non-alcoholic beverages for both single person households (17.5 and 17.0 per cent, respectively) and single parent households (18.3 and 17.4 per cent, respectively).

Proportional expenditure on transport was similar for single parent households, married couple households with two dependent children only, and single person households, ranging from 13.4 to 13.7 per cent, while CPI target group households spent somewhat more at 16.0 per cent. Recreation spending as a proportion of total commodity/service expenditure was similar for the four selected household groups, ranging from 10.9 to 13.4 per cent.

There was little overall difference between the four selected household groups in the remaining commodity/service items, with each group's expenditure on remaining items totalling between 38.3 and 40.0 per cent of household expenditure.

**TABLE 4.1 HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF INCOME WAS GOVERNMENT PENSIONS AND BENEFITS: HOUSEHOLD EXPENDITURE BY TYPE OF PENSION OR BENEFIT, VICTORIA, 1984**

Broad expenditure group	Type of government pension or benefit			Total
	Age, invalid, and wife pensions	Unemployment and sickness benefits	Other government benefits (a)	
	Average weekly household expenditure (\$)			
Commodity or service -				
Current housing costs (selected dwelling)	21.81	42.11	28.20	26.27
Fuel and power	8.76	9.44	10.13	9.21
Food and non-alcoholic beverages	39.87	57.87	48.23	44.53
Alcoholic beverages	3.40	8.19	5.16	4.52
Tobacco	4.02	9.25	4.98	4.98
Clothing and footwear	12.48	9.99	11.82	11.96
Household furnishings and equipment	10.60	17.89	14.90	12.72
Household services and operation	10.65	11.59	12.03	11.14
Medical care and health expenses	5.94	5.77	4.98	5.67
Transport	19.86	50.58	24.35	25.24
Recreation	16.10	25.47	25.48	19.84
Personal care	3.58	3.69	4.65	3.88
Miscellaneous commodities and services	5.44	11.05	16.57	9.13
<b>Total commodity or service expenditure</b>	<b>162.51</b>	<b>262.90</b>	<b>211.47</b>	<b>189.09</b>
Selected other payments -				
Income tax	3.83	14.40	4.95	5.57
Mortgage payments - principal (selected dwelling)	0.49	*5.45	1.06	1.32
Other capital housing costs	*2.35	**	**	*5.14
Superannuation and life insurance	0.22	1.04	1.51	0.67
<b>Total selected other payments</b>	<b>6.89</b>	<b>42.29</b>	<b>10.54</b>	<b>12.70</b>
<b>Total</b>	<b>169.40</b>	<b>305.19</b>	<b>222.01</b>	<b>201.80</b>
	Proportion of total expenditure on commodities and services (%)			
Commodity or service -				
Current housing costs (selected dwelling)	13.4	16.0	13.3	13.9
Fuel and power	5.4	3.6	4.8	4.9
Food and non-alcoholic beverages	24.5	22.0	22.8	23.5
Alcoholic beverages	2.1	3.1	2.4	2.4
Tobacco	2.5	3.5	2.4	2.6
Clothing and footwear	7.7	3.8	5.6	6.3
Household furnishings and equipment	6.5	6.8	7.0	6.7
Household services and operation	6.6	4.4	5.7	5.9
Medical care and health expenses	3.7	2.2	2.4	3.0
Transport	12.2	19.2	11.5	13.3
Recreation	9.9	9.7	12.0	10.5
Personal care	2.2	1.4	2.2	2.1
Miscellaneous commodities and services	3.3	4.2	7.8	4.8
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

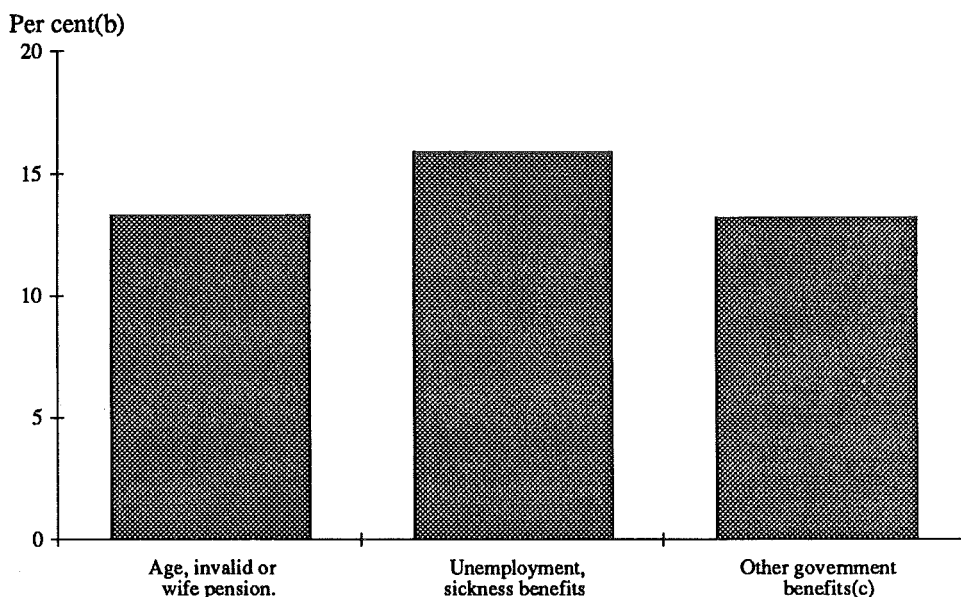
**TABLE 4.1 HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF INCOME WAS GOVERNMENT PENSIONS AND BENEFITS: HOUSEHOLD EXPENDITURE BY TYPE OF PENSION OR BENEFIT, VICTORIA, 1984 - *continued***

Household characteristics	Type of government pension or benefit			Total
	Age, invalid, and wife pensions	Unemployment and sickness benefits	Other government benefits (a)	
<i>Average weekly household income (\$)</i>	141.18	170.51	170.77	152.95
Proportion of total income being -				
Wages and salaries (%)	0.50	6.94	2.99	2.21
Own business (%)	0.27	0.26	0.64	0.38
Government pensions and benefits (%)	87.34	87.24	85.71	86.85
Other (%)	11.89	**	*10.66	10.56
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	70.40	40.29	54.11	62.01
Average number of persons per household -				
Under 18 years	0.06	1.16	0.63	0.36
18 to 64 years	0.39	1.84	1.10	0.77
65 years and over	1.15	**	0.48	0.82
Total	1.60	3.00	2.21	1.95
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	74.89	31.79	42.40	60.48
Being bought (%)	5.22	19.24	24.88	12.29
Renting - government (%)	6.17	*9.87	*10.19	7.73
Renting - private (%)	10.30	*39.10	19.20	16.58
Occupied rent free (%)	*3.41	**	**	2.92
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.05	0.23	0.20	0.11
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	39.52	9.05	32.98	33.63
with dependent children only (%)	2.11	41.00	2.15	7.45
other (%)	2.02	*12.15	4.20	3.98
Single parent one family household only (%)	**	*2.91	*29.61	8.15
Single person household (%)	49.71	*25.12	24.47	39.73
Other (%)	6.64	**	*6.59	7.05
Total (%)	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	277	62	122	461
Estimated total number in population -				
Households ('000)	187.8	42.8	81.8	312.5
Persons ('000)	300.5	128.4	181.0	609.8

(a) Includes sole parent's benefits (33,700 households), Veterans' Affairs pensions and associated allowances (45,200), and Tertiary Education Assistance and scholarships (\*2,900).



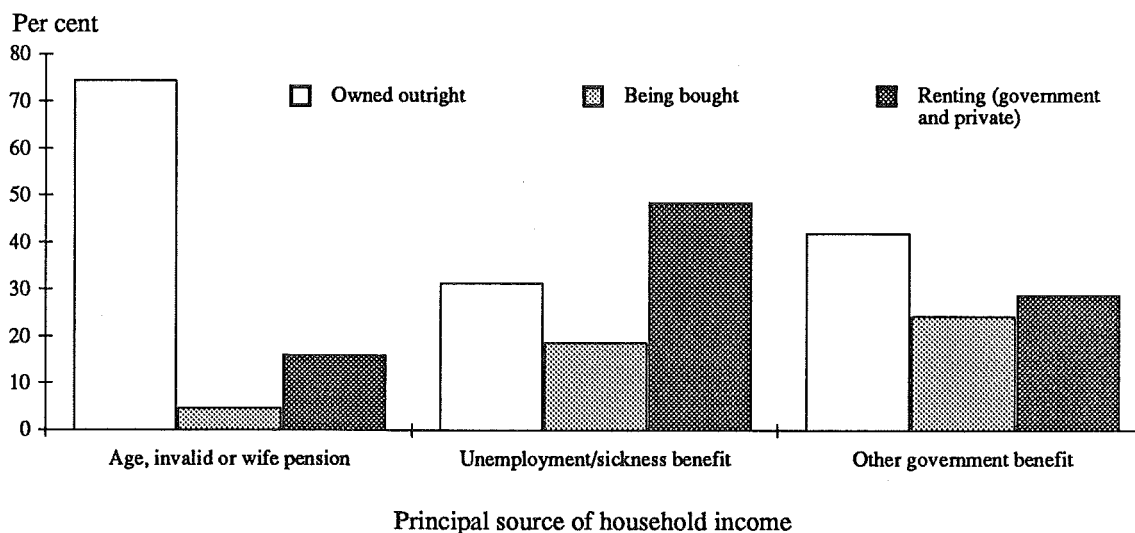
**CHART 4.2 'PENSIONER' HOUSEHOLDS (a): HOUSEHOLD EXPENDITURE ON CURRENT HOUSING COSTS, VICTORIA, 1984**



(a) Households whose principal source of income was derived from government pensions or benefits. (b) Proportion of total commodity/service expenditure. (c) Includes sole parent's benefits, Veterans' Affairs pensions and associated allowances, Tertiary Education Assistance, and scholarships.

Chart 4.2 Unemployment and sickness benefit households spent the most on current housing costs. They also had the youngest household heads (average age 40.3 years), the lowest incidence of outright home ownership (31.8 per cent of households), and the most persons per household (3.0 persons).

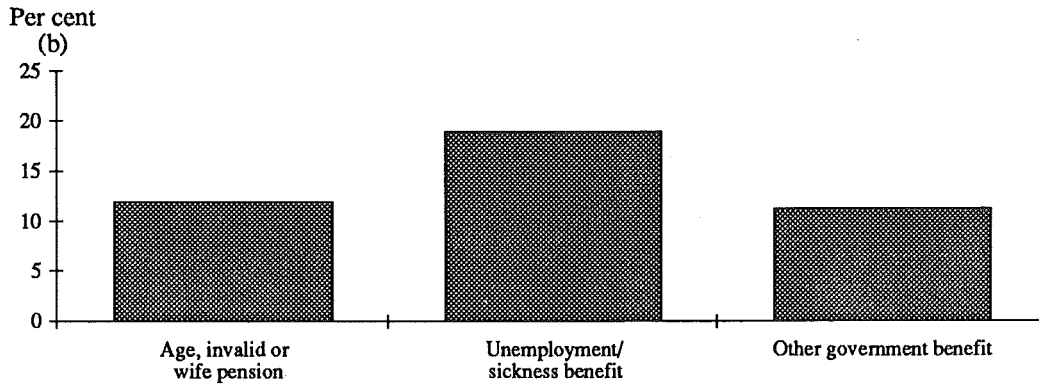
**CHART 4.3 'PENSIONER' HOUSEHOLDS (a): SELECTED NATURE OF HOUSING OCCUPANCY BY TYPE OF PENSION OR BENEFIT, VICTORIA, 1984**



(a) Households where the principal source of income was derived from government pensions or benefits.

Chart 4.3 The high incidence of home ownership amongst age, invalid, and wife pension households may be explained by the greater age of their household heads (70.4 years, on average), allowing longer to repay a home mortgage. Unemployment/sickness benefit households demonstrated the highest level of home rental.

**CHART 4.4 'PENSIONER' HOUSEHOLDS (a): EXPENDITURE ON TRANSPORT BY TYPE OF PENSION OR BENEFIT, VICTORIA, 1984**



(a) Households whose principal source of income was derived from government pensions/benefits. (b) Proportion of total commodity/service expenditure.

**CHART 4.5 MARRIED COUPLE HOUSEHOLDS WITH DEPENDENT CHILDREN ONLY: NUMBER OF WORKERS PER HOUSEHOLD, VICTORIA, 1984**

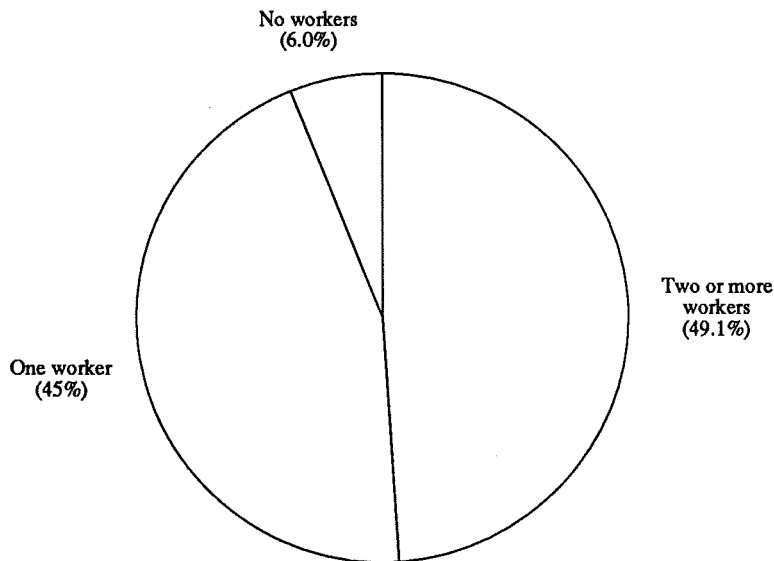


Chart 4.5 Married couple households with dependent children only were almost evenly divided in having either one worker or two or more workers per household, with a small proportion (6.0 per cent) having no worker.

**TABLE 4.6 MARRIED COUPLE HOUSEHOLDS WITH DEPENDENT CHILDREN ONLY:  
HOUSEHOLD EXPENDITURE BY NUMBER OF WORKERS IN HOUSEHOLD, VICTORIA, 1984**

Broad expenditure group	Number of workers			Total
	No workers	1 worker	2 or more workers (a)	
	Average weekly household expenditure (\$)			
Commodity or service -				
Current housing costs (selected dwelling)	44.96	58.87	59.97	58.58
Fuel and power	11.06	14.51	15.38	14.73
Food and non-alcoholic beverages	64.32	80.22	96.23	87.13
Alcoholic beverages	5.32	8.29	9.83	8.87
Tobacco	11.39	6.49	6.32	6.70
Clothing and footwear	10.84	22.78	29.19	25.21
Household furnishings and equipment	*30.92	29.33	32.66	31.06
Household services and operation	13.71	16.24	21.97	18.90
Medical care and health expenses	5.26	16.50	20.50	17.79
Transport	37.98	62.30	64.66	62.01
Recreation	32.85	39.01	63.75	50.78
Personal care	2.18	6.25	7.92	6.82
Miscellaneous commodities and services	16.38	22.51	36.66	29.08
<b>Total commodity or service expenditure</b>	<b>287.15</b>	<b>383.29</b>	<b>465.03</b>	<b>417.66</b>
Selected other payments -				
Income tax	22.17	89.17	129.30	104.87
Mortgage payments - principal (selected dwelling)	*2.08	9.26	13.42	10.88
Other capital housing costs	**	*14.81	*30.89	*23.33
Superannuation and life insurance	1.97	15.85	20.16	17.14
<b>Total selected other payments</b>	<b>51.66</b>	<b>129.09</b>	<b>193.76</b>	<b>156.21</b>
<b>Total</b>	<b>338.81</b>	<b>512.38</b>	<b>658.79</b>	<b>573.87</b>
	Proportion of total expenditure on commodities and services (%)			
Commodity or service-				
Current housing costs (selected dwelling)	15.7	15.4	12.9	14.0
Fuel and power	3.9	3.8	3.3	3.5
Food and non-alcoholic beverages	22.4	20.9	20.7	20.9
Alcoholic beverages	1.9	2.2	2.1	2.1
Tobacco	4.0	1.7	1.4	1.6
Clothing and footwear	3.8	5.9	6.3	6.0
Household furnishings and equipment	*10.8	7.7	7.0	7.4
Household services and operation	4.8	4.2	4.7	4.5
Medical care and health expenses	1.8	4.3	4.4	4.3
Transport	13.2	16.3	13.9	14.8
Recreation	11.4	10.2	13.7	12.2
Personal care	0.8	1.6	1.7	1.6
Miscellaneous commodities and services	5.7	5.9	7.9	7.0
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 4.6 MARRIED COUPLE HOUSEHOLDS WITH DEPENDENT CHILDREN ONLY:  
HOUSEHOLD EXPENDITURE BY NUMBER OF WORKERS IN HOUSEHOLD, VICTORIA, 1984**

Household characteristics	Number of workers			Total
	No workers	1 worker	2 or more workers (a)	
<i>Average weekly household income (\$)</i>	214.57	448.57	649.22	533.07
Proportion of total income being -				
Wages and salaries (%)	..	82.02	80.00	78.85
Own business (%)	*1.73	8.11	11.23	9.82
Government pensions and benefits (%)	73.27	4.11	2.33	4.70
Other (%)	**	5.76	6.45	6.63
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	41.81	35.82	38.10	37.30
Average number of persons per household -				
Under 18 years	1.85	2.07	2.01	2.03
18 to 64 years	2.03	2.02	2.04	2.03
65 years and over	*0.03	**	**	**
Total	3.92	4.09	4.06	4.06
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	37.21	20.16	28.38	25.21
Being bought (%)	19.50	55.73	57.22	54.31
Renting - government (%)	**	3.57	2.57	3.18
Renting - private (%)	38.05	17.53	9.75	14.93
Occupied rent free (%)	**	*3.00	*2.08	*2.37
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.00	1.00	2.05	1.46
<i>Number of households in sample</i>	35	275	298	608
Estimated total number in population -				
Households ('000)	24.2	182.9	199.4	406.5
Persons ('000)	94.7	748.2	809.0	1,651.9

(a) Full-time students aged 15 to 20 years were classified as dependents, but may also have been employed, and hence simultaneously classified as workers. More than two workers were reported in approximately 5.1 per cent of households in this column.

TABLE 4.7 HOUSEHOLD EXPENDITURE FOR SELECTED HOUSEHOLDS, VICTORIA, 1984

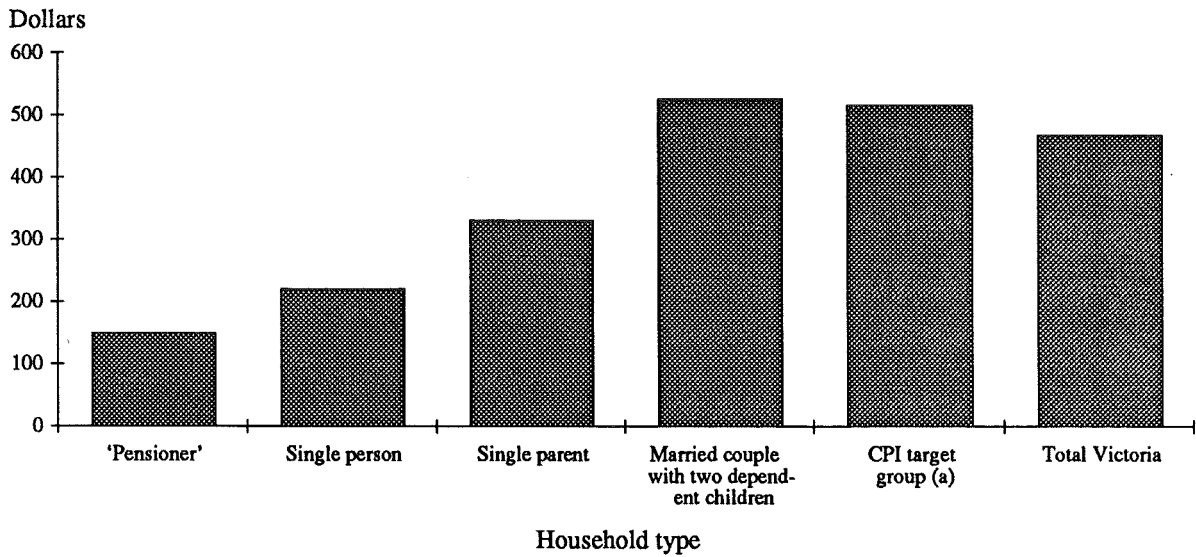
Broad expenditure group	Single person households	Single parent households	Married couple households with two dependent children only	Households in the CPI target group (a)
Average weekly household expenditure (\$)				
Commodity or service -				
Current housing costs (selected dwelling)	31.14	55.04	57.89	58.82
Fuel and power	6.73	12.10	14.61	12.65
Food and non-alcoholic beverages	32.19	58.05	87.04	78.46
Alcoholic beverages	6.62	5.97	9.30	11.74
Tobacco	3.41	7.14	6.43	7.71
Clothing and footwear	9.74	18.69	24.37	26.53
Household furnishings and equipment	13.81	27.00	31.86	30.52
Household services and operation	10.20	13.26	18.71	16.62
Medical care and health expenses	7.21	9.35	18.00	16.87
Transport	24.97	42.53	55.79	65.13
Recreation	24.55	34.40	50.65	47.08
Personal care	3.51	5.50	6.47	7.09
Miscellaneous commodities and services	9.34	27.92	26.59	26.92
<b>Total commodity or service expenditure</b>	<b>183.44</b>	<b>316.94</b>	<b>407.71</b>	<b>406.12</b>
Selected other payments -				
Income tax	39.71	37.79	101.12	96.47
Mortgage payments - principal (selected dwelling)	2.53	3.10	8.14	8.89
Other capital housing costs	2.90	**	*18.62	*22.74
Superannuation and life insurance	4.51	4.58	17.75	16.03
<b>Total selected payments nec</b>	<b>49.65</b>	<b>59.34</b>	<b>145.63</b>	<b>144.14</b>
<b>Total</b>	<b>233.09</b>	<b>376.28</b>	<b>553.34</b>	<b>550.26</b>
Proportion of total expenditure on commodities and services (%)				
Commodity or service -				
Current housing costs (selected dwelling)	17.0	17.4	14.2	14.5
Fuel and power	3.7	3.8	3.6	3.1
Food and non-alcoholic beverages	17.5	18.3	21.3	19.3
Alcoholic beverages	3.6	1.9	2.3	2.9
Tobacco	1.9	2.3	1.6	1.9
Clothing and footwear	5.3	5.9	6.0	6.5
Household furnishings and equipment	7.5	8.5	7.8	7.5
Household services and operation	5.6	4.2	4.6	4.1
Medical care and health expenses	3.9	3.0	4.4	4.2
Transport	13.6	13.4	13.7	16.0
Recreation	13.4	10.9	12.4	11.6
Personal care	1.9	1.7	1.6	1.7
Miscellaneous commodities and services	5.1	8.8	6.5	6.6
<b>Total commodity or service expenditure</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**TABLE 4.7 HOUSEHOLD EXPENDITURE FOR SELECTED HOUSEHOLDS, VICTORIA, 1984 -**  
*continued*

Household characteristics	Single person households	Single parent households	Married couple households with two dependent children only	Households in the CPI target group (a)
<i>Average weekly household income (\$)</i>	223.99	334.45	530.58	519.66
Proportion of total income being -				
Wages and salaries (%)	60.44	59.47	79.65	95.19
Own business (%)	4.30	1.43	10.81	0.29
Government pensions and benefits (%)	21.14	28.91	3.63	2.38
Other (%)	14.11	*10.20	5.91	2.15
Total (%)	100.00	100.00	100.00	100.00
<i>Average age of household head (years)</i>	56.58	36.25	36.69	39.47
Average number of persons per household -				
Under 18 years	**	1.68	1.98	1.01
18 to 64 years	0.58	1.39	2.02	1.95
65 years and over	0.42	*0.03	**	0.03
Total	1.00	3.09	4.00	2.99
Proportion of households with nature of housing occupancy being -				
Owned outright (%)	46.84	20.72	25.55	24.58
Being bought (%)	16.20	22.23	56.76	48.99
Renting - government (%)	4.04	*15.72	1.63	1.75
Renting - private (%)	29.58	34.89	13.77	23.42
Occupied rent free (%)	*3.34	**	*2.29	1.26
Total (%)	100.00	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	0.43	0.73	1.52	1.56
Proportion of households with family composition of the household being -				
Married couple -				
only (%)	..	..	..	18.28
with dependent children only (%)	..	..	100.00	45.01
other (%)	..	..	..	10.64
Single parent one family household only (%)	..	100.00	..	2.61
Single person household (%)	100.00	..	..	15.71
Other (%)	..	..	..	7.75
Total (%)	100.00	100.00	100.00	100.00
<i>Number of households in sample</i>	366	79	268	630
Estimated total number in population -				
Households ('000)	254.1	53.7	178.6	450.5
Persons ('000)	254.1	166.2	714.6	1348.1

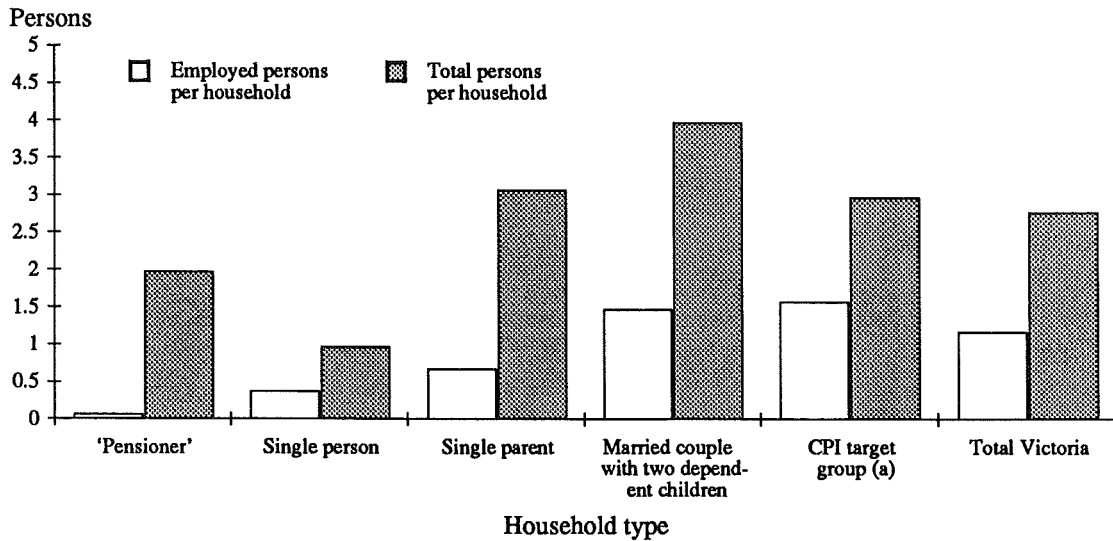
(a) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

**CHART 4.8 SELECTED HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD INCOME, VICTORIA, 1984**



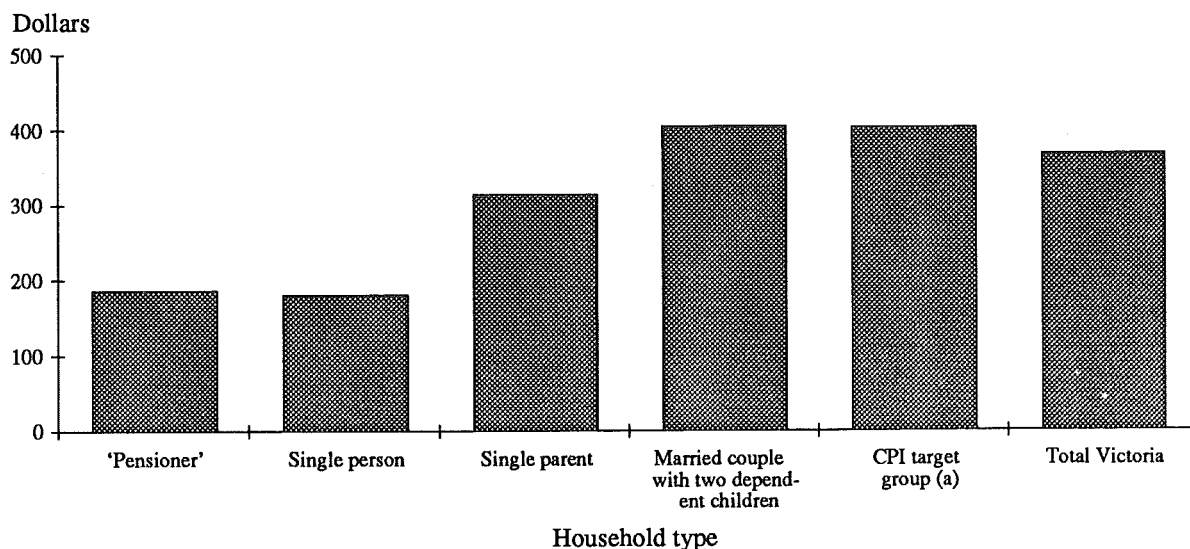
(a) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

**CHART 4.9 SELECTED HOUSEHOLDS: AVERAGE NUMBER OF EMPLOYED PERSONS AND NUMBER OF PERSONS PER HOUSEHOLD, VICTORIA, 1984**



(a) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

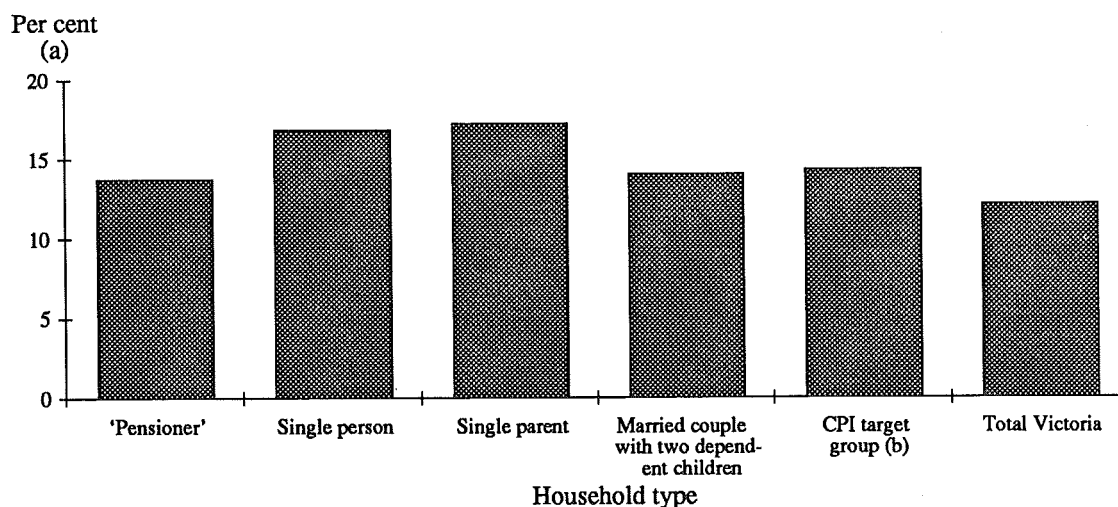
**CHART 4.10 SELECTED HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (a), VICTORIA, 1984**



(a) Excluding selected expenditure items such as income tax, mortgage principal, etc. (b) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

Chart 4.10 Households in the CPI target group and married couples with dependent children were nearly identical in gross weekly spending, but the CPI target group had only 3.0 persons per household whereas the latter group averaged 4.0 persons. Single person and 'pensioner' households had similar expenditure, but the latter group averaged two persons per household whereas the former group had only one person.

**CHART 4.11 SELECTED HOUSEHOLDS: HOUSEHOLD EXPENDITURE ON CURRENT HOUSING COSTS, VICTORIA, 1984**



(a) Expenditure on current housing costs as a proportion of expenditure on all commodities and services. (b) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

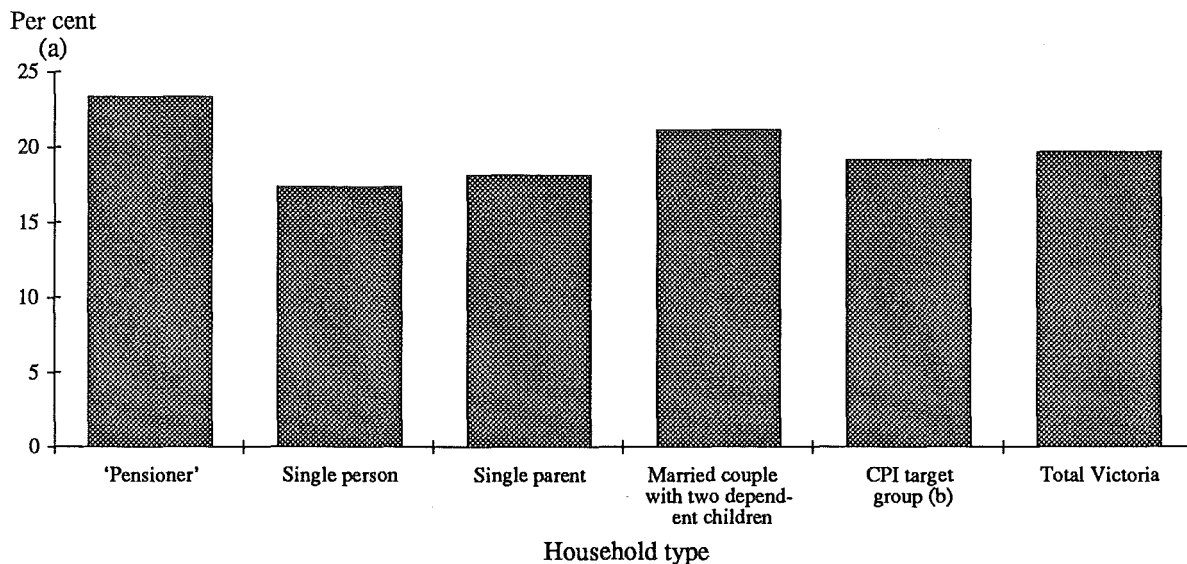
Chart 4.11 Current housing costs were relatively high for single person and single parent households, both of which had lower incidences of employment and lower incomes than the other groups (excepting 'pensioners'). 'Pensioner' households had the highest incidence of home ownership, thus reducing their current housing costs.



**CHART 4.12 SELECTED HOUSEHOLDS: NATURE OF HOUSING OCCUPACY, VICTORIA, 1984**

(a) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

Chart 4.12 'Pensioner' households had the highest incidence of outright home ownership (60.5 per cent of households), married couple households with only two dependent children were foremost in buying their home (56.8 per cent), and single parent households had the highest incidence of private or government home rental.

**CHART 4.13 SELECTED HOUSEHOLDS: HOUSEHOLD EXPENDITURE ON FOOD, VICTORIA, 1984**

(a) Expenditure on food as a proportion of total commodity and service expenditure. (b) Metropolitan households which derive at least 75 per cent of household income from wages and salaries (excluding the 10 per cent of such households with the highest incomes).

## SPECIFIC COMMODITY EXPENDITURE

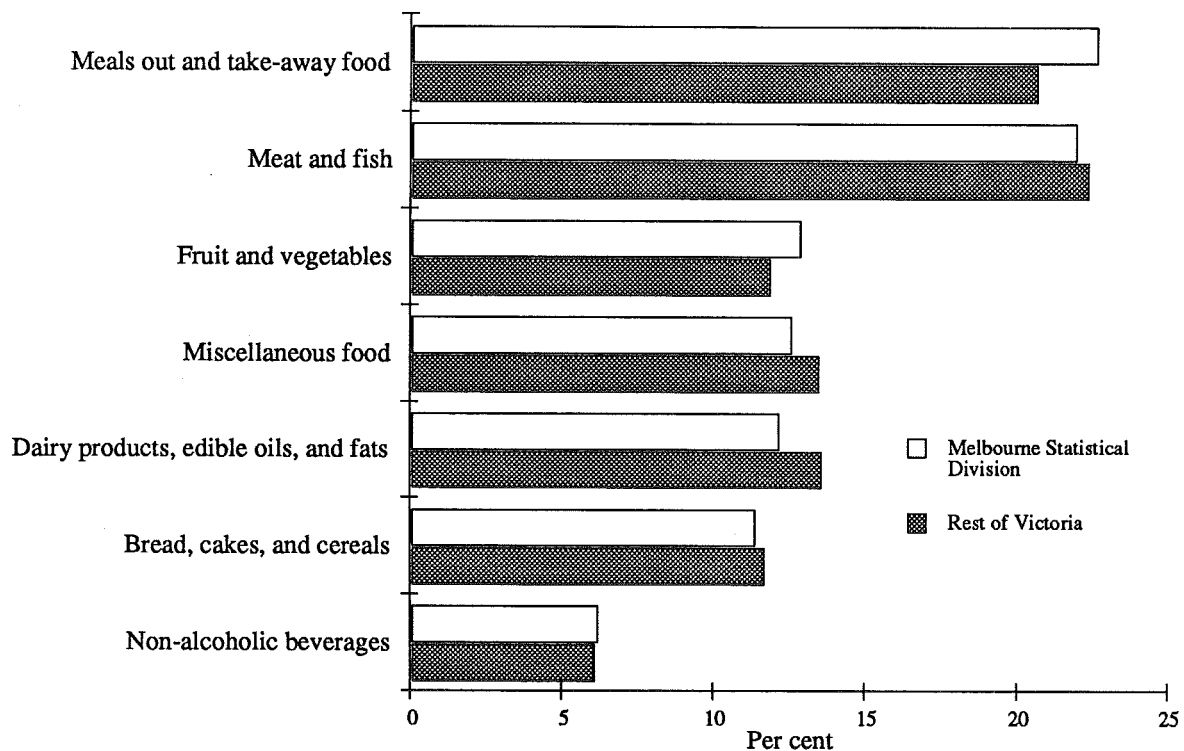
### Outline

This chapter presents household expenditure data at the medium level of classification cross-tabulated by whether households were in the Melbourne Statistical Division (MSD) or the Rest of Victoria (ROV).

### Expenditure on commodities and services

Variations in expenditure, in dollar terms, on specific commodities and services may reflect variations in total expenditure on all commodities and services. Expressing the expenditure on specific commodities and services as a proportion of total expenditure adjusts the data for variations in total expenditure and allows more meaningful comparisons to be made. On this basis, there were few differences in the medium level expenditure patterns of MSD and ROV households.

**CHART 5.1 AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON FOOD AND NON-ALCOHOLIC BEVERAGES, MELBOURNE STATISTICAL DIVISION AND REST OF VICTORIA, 1984**



Expenditure on each commodity/service as a proportion of expenditure on all food and non-alcoholic beverages

'Meals out and take-away food' and 'Meat and fish' accounted for more than two-fifths of expenditure on all food and non-alcoholic beverages by households in the MSD and the ROV (44.7 and 43.1 per cent, respectively).

**TABLE 5.2 HOUSEHOLD EXPENDITURE FOR MELBOURNE STATISTICAL DIVISION AND REST OF VICTORIA, 1984**

Medium expenditure group	Melbourne	Rest of	Total	Melbourne	Rest of	Total
	Statistical Division	Victoria	Victoria	Statistical Division	Victoria	Victoria
	\$ (a)			Per cent (b)		
Commodity or service -						
Current housing costs (selected dwelling) -						
Rent payments	14.76	9.61	13.30	3.9	2.8	3.6
Mortgage payments - interest component	17.13	10.98	15.38	4.5	3.3	4.2
Rate payments	8.20	5.49	7.43	2.1	1.6	2.0
House and contents insurance	3.30	2.72	3.14	0.9	0.8	0.8
Repairs and maintenance payments	6.07	4.70	5.68	1.6	1.4	1.5
Other current housing costs	0.99	0.21	0.77	0.3	0.1	0.2
Total	50.46	33.72	45.70	13.2	10.0	12.3
Fuel and power -						
Electricity	7.25	7.92	7.44	1.9	2.3	2.0
Gas	4.71	2.76	4.16	1.2	0.8	1.1
Other fuels	0.51	*0.80	0.60	0.1	*0.2	0.2
Total	12.47	11.48	12.19	3.3	3.4	3.3
Food and non-alcoholic beverages -						
Bread, cakes, and cereals -						
Bread	3.49	3.34	3.44	0.9	1.0	0.9
Flour	0.20	0.31	0.23	0.1	0.1	0.1
Cakes, biscuits, tarts, puddings, and baking mixes	3.64	2.89	3.43	1.0	0.9	0.9
Breakfast and other cereals	1.32	1.27	1.31	0.3	0.4	0.4
Total	8.65	7.82	8.41	2.3	2.3	2.3
Meat and fish -						
Processed meat (including ham, bacon, and sausages)						
	4.69	4.73	4.70	1.2	1.4	1.3
Beef and veal	4.31	3.62	4.11	1.1	1.1	1.1
Mutton and lamb	2.38	2.62	2.45	0.6	0.8	0.7
Pork (excluding bacon and ham)	0.87	0.77	0.84	0.2	0.2	0.2
Poultry and game	2.10	1.51	1.93	0.5	0.4	0.5
Other meat and meat undefined	0.68	0.68	0.68	0.2	0.2	0.2
Fish and other seafood	1.64	1.06	1.47	0.4	0.3	0.4
Total	16.67	14.99	16.19	4.3	4.4	4.4
Dairy products, edible oils, and fats -						
Fresh eggs	1.04	0.96	1.02	0.3	0.3	0.3
Fresh milk and cream	3.90	4.36	4.03	1.0	1.3	1.1
Cheese	1.80	1.39	1.69	0.5	0.4	0.5
Butter	0.54	0.76	0.61	0.1	0.2	0.2
Other dairy products and eggs (other than fresh)	0.63	0.51	0.60	0.2	0.2	0.2
Margarine	0.80	0.85	0.81	0.2	0.3	0.2
Edible oils and fats, nec	0.50	0.27	0.44	0.1	0.1	0.1
Total	9.23	9.11	9.19	2.4	2.7	2.5
Fruit and vegetables -						
Fresh fruit	3.51	2.48	3.22	0.9	0.7	0.9
Canned, frozen, and bottled fruit	0.39	0.44	0.41	0.1	0.1	0.1
Dried fruit and nuts	0.75	0.74	0.75	0.2	0.2	0.2
Fresh potatoes	0.73	0.65	0.71	0.2	0.2	0.2
Other fresh vegetables	3.22	2.48	3.01	0.8	0.7	0.8
Frozen vegetables	0.49	0.61	0.52	0.1	0.2	0.1
Other processed vegetables and vegetables undefined						
	0.64	0.57	0.62	0.2	0.2	0.2
Total	9.74	7.97	9.23	2.5	2.4	2.5

TABLE 5.2 HOUSEHOLD EXPENDITURE FOR MELBOURNE STATISTICAL DIVISION AND REST OF VICTORIA, 1984 - *continued*

Medium expenditure group	Melbourne	Rest of	Total	Melbourne	Rest of	Total
	Statistical Division	Victoria	Victoria	Statistical Division	Victoria	Victoria
	\$ (a)			Per cent (b)		
Miscellaneous food -						
Sugar	0.33	0.48	0.37	0.1	0.1	0.1
Syrups, honey, jams, and jellies	0.35	0.36	0.35	0.1	0.1	0.1
Potato crisps and other savoury confectionery	0.54	0.44	0.51	0.1	0.1	0.1
Chocolate confectionery	1.36	1.10	1.29	0.4	0.3	0.3
Iced and other confectionery	2.07	2.06	2.07	0.5	0.6	0.6
Tea (packaged)	0.54	0.55	0.54	0.1	0.2	0.1
Coffee (packaged)	1.03	0.94	1.00	0.3	0.3	0.3
Other food drinks	0.46	0.67	0.52	0.1	0.2	0.1
Other food and food undefined	2.87	2.44	2.75	0.7	0.7	0.7
Total	9.56	9.04	9.41	2.5	2.7	2.5
Non-alcoholic beverages -						
Soft drinks and aerated waters	2.60	2.11	2.46	0.7	0.6	0.7
Fruit and vegetable juice	1.49	1.26	1.43	0.4	0.4	0.4
Other non-alcoholic beverages	0.57	0.68	0.60	0.1	0.2	0.2
Total	4.67	4.05	4.49	1.2	1.2	1.2
Meals out and take-away food	17.20	13.82	16.24	4.5	4.1	4.4
Total food and non-alcoholic beverages	75.71	66.80	73.18	19.8	19.8	19.8
Alcoholic beverages -						
Beer	6.08	7.25	6.41	1.6	2.1	1.7
Wine	2.62	1.66	2.35	0.7	0.5	0.6
Spirits	2.26	1.25	1.97	0.6	0.4	0.5
Other alcoholic beverages	0.39	0.34	0.38	0.1	0.1	0.1
Total	11.36	10.50	11.11	3.0	3.1	3.0
Tobacco	6.72	5.64	6.41	1.8	1.7	1.7
Clothing and footwear -						
Men's clothing	5.61	4.92	5.41	1.5	1.5	1.5
Women's clothing	7.98	7.01	7.70	2.1	2.1	2.1
Children's and infants' clothing	2.86	2.23	2.68	0.7	0.7	0.7
Headwear, hosiery, clothing accessories, and clothing materials	3.25	2.56	3.05	0.8	0.8	0.8
Footwear	4.88	3.36	4.45	1.3	1.0	1.2
Clothing and footwear services	1.08	0.50	0.92	0.3	0.1	0.2
Total	25.65	20.58	24.21	6.7	6.1	6.5
Household furnishings and equipment -						
Furniture and floor coverings	11.66	10.29	11.27	3.0	3.0	3.0
Blankets, travelling rugs, household linen, and household furnishings	5.12	5.57	5.25	1.3	1.6	1.4
Household appliances	5.75	7.61	6.28	1.5	2.3	1.7
Glassware, tableware, and household utensils	2.84	2.28	2.68	0.7	0.7	0.7
Tools, other household durables, and household durables undefined	2.15	2.30	2.19	0.6	0.7	0.6
Total	27.52	28.04	27.67	7.2	8.3	7.5
Household services and operation -						
Household non-durables	6.30	6.06	6.23	1.6	1.8	1.7
Postal charges	0.78	0.65	0.74	0.2	0.2	0.2
Telephone and telegram charges	6.23	5.96	6.15	1.6	1.8	1.7
Household services	0.84	1.13	0.92	0.2	0.3	0.2
Child care services	0.98	0.37	0.81	0.3	0.1	0.2
Household hire and maintenance expenses	1.12	0.70	1.00	0.3	0.2	0.3
Total	16.25	14.87	15.86	4.2	4.4	4.3

**TABLE 5.2 HOUSEHOLD EXPENDITURE FOR MELBOURNE STATISTICAL DIVISION AND REST OF VICTORIA, 1984 - continued**

Medium expenditure group	Melbourne	Rest of	Total	Melbourne	Rest of	Total
	Statistical Division	Victoria	Victoria	Statistical Division	Victoria	Victoria
	\$ (a)			Per cent (b)		
Medical care and health expenses -						
Accident and health insurance	7.34	7.29	7.32	1.9	2.2	2.0
Practitioner's fees	4.57	3.67	4.31	1.2	1.1	1.2
Medicines, pharmaceutical products, therapeutic appliances and equipment	2.80	2.75	2.79	0.7	0.8	0.8
Other health charges	*1.19	*0.45	*0.98	*0.3	*0.1	*0.3
Total	15.89	14.17	15.40	4.1	4.2	4.2
Transport -						
Motor vehicle purchase	18.22	23.09	19.60	4.8	6.8	5.3
Other vehicle purchase	*0.44	**	*0.48	*0.1	**	*0.1
Motor vehicle fuel, lubricants, and additives	18.60	21.46	19.41	4.9	6.4	5.2
Vehicle registration and insurance	8.25	7.81	8.13	2.2	2.3	2.2
Other running expenses of vehicles	10.82	11.70	11.07	2.8	3.5	3.0
Public transport fares	3.03	0.71	2.37	0.8	0.2	0.6
Other fare and freight charges (excluding holiday fares)	1.03	0.44	0.86	0.3	0.1	0.2
Total	60.38	65.80	61.92	15.8	19.5	16.7
Recreation -						
Television and other audio-visual equipment	7.03	6.64	6.92	1.8	2.0	1.9
Books, newspapers, magazines, and other printed materials	4.60	3.89	4.40	1.2	1.2	1.2
Other recreational equipment	7.25	3.95	6.32	1.9	1.2	1.7
Gambling	3.06	3.72	3.25	0.8	1.1	0.9
Entertainment and recreational services	9.07	6.81	8.43	2.4	2.0	2.3
Animal charges and expenses	3.39	3.89	3.53	0.9	1.2	1.0
Holidays - Australia (selected expenses)	7.56	7.61	7.57	2.0	2.3	2.0
Holidays - overseas (selected expenses)	6.29	3.42	5.47	1.6	1.0	1.5
Total	48.25	39.93	45.89	12.6	11.8	12.4
Personal care -						
Toiletries, cosmetics, and toiletry equipment	4.36	3.80	4.20	1.1	1.1	1.1
Hair dressing and other personal care services	2.96	1.99	2.68	0.8	0.6	0.7
Total	7.32	5.79	6.89	1.9	1.7	1.9
Miscellaneous commodities and services -						
Miscellaneous commodities	5.56	3.80	5.06	1.5	1.1	1.4
Interest payments on selected credit services (excluding mortgage payments for selected dwelling)	6.32	5.83	6.18	1.6	1.7	1.7
Education fees	4.56	2.36	3.93	1.2	0.7	1.1
Payments for other property	0.67	0.83	0.72	0.2	0.2	0.2
Miscellaneous services	8.13	7.66	7.99	2.1	2.3	2.2
Total	25.24	20.48	23.89	6.6	6.1	6.5
<b>Total commodity or service expenditure</b>	<b>383.23</b>	<b>337.78</b>	<b>370.31</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Selected other payments -						
Income tax	91.09	70.87	85.35	..	..	..
Mortgage repayments - principal (selected dwelling)	6.77	5.56	6.43	..	..	..
Other capital housing costs	20.54	*7.03	16.70	..	..	..
Superannuation and life insurance	12.04	12.12	12.07	..	..	..
<b>Total selected other payments</b>	<b>130.44</b>	<b>95.58</b>	<b>120.54</b>	<b>..</b>	<b>..</b>	<b>..</b>
<b>Total</b>	<b>513.67</b>	<b>433.36</b>	<b>490.85</b>	<b>..</b>	<b>..</b>	<b>..</b>

**TABLE 5.2 HOUSEHOLD EXPENDITURE FOR MELBOURNE STATISTICAL DIVISION AND REST OF VICTORIA, 1984 - *continued***

Households characteristics	Melbourne Statistical Division	Rest of Victoria	Total Victoria
<i>Average weekly household income (\$)</i>	492.49	421.17	472.22
Proportion of total income being -			
Wages and salaries (%)	74.71	67.13	72.79
Own business (%)	6.34	10.67	7.44
Government pensions and benefits (%)	9.13	12.85	10.08
Other (%)	9.82	9.35	9.70
Total (%)	100.00	100.00	100.00
<i>Average age of household head (years)</i>	47.43	48.16	47.64
Average number of persons per household -			
Under 18 years	0.82	0.85	0.83
18 to 64 years	1.75	1.66	1.73
65 years and over	0.26	0.32	0.27
Total	2.83	2.83	2.83
Proportion of households with nature of housing occupancy being -			
Owned outright (%)	39.23	47.07	41.46
Being bought (%)	35.73	29.35	33.92
Renting - government (%)	2.64	4.34	3.12
Renting - private (%)	20.70	15.33	19.17
Occupied rent free (%)	1.71	3.91	2.33
Total (%)	100.00	100.00	100.00
<i>Average number of employed persons per household</i>	1.25	1.21	1.24
Proportion of households with family composition of the household being -			
Married couple -			
only (%)	21.48	27.52	23.20
with dependent children only (%)	30.79	30.76	30.78
other (%)	13.66	13.13	13.51
Single parent one family household only (%)	4.28	3.53	4.07
Single person household (%)	19.85	17.72	19.25
Other (%)	9.93	7.34	9.19
Total (%)	100.00	100.00	100.00
<i>Number of households in sample</i>	1,325	622	1,947
Estimated total number in population -			
Households ('000)	945.3	375.3	1,320.6
Persons ('000)	2,673.9	1,063.2	3,737.1

(a) Average weekly household expenditure. (b) Proportion of total expenditure on commodities and services.



## APPENDIX I

### COMPARISON OF RESULTS WITH THE 1975-76 HOUSEHOLD EXPENDITURE SURVEY

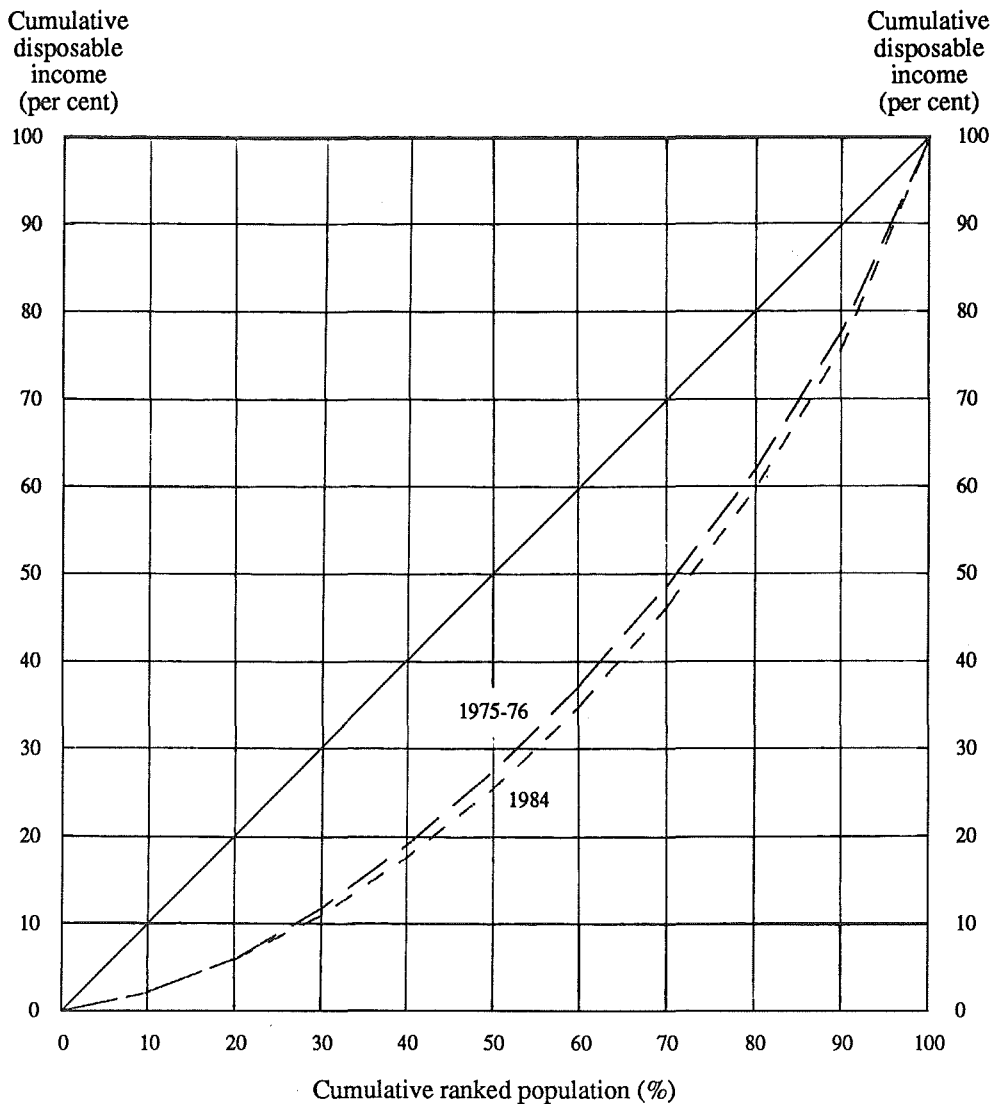
Comparison of results from the 1984 Household Expenditure Survey with those from the previous survey (1975-76) has limitations in that methodological and conceptual changes have taken place between surveys. Some of the major changes are listed below.

- . Whereas the 1975-76 survey adopted a mixture of 'payments' and 'acquisitions' approaches, the 1984 survey was designed around the 'acquisitions' approach. The 'acquisitions' approach is equivalent to the cost of goods and services acquired during the period (ranging from two weeks to two years).
- . Major changes in categorisation within the HES Commodity Code List (HESCCL) between 1975-76 and 1984 versions consist of separately identifying current housing costs for the selected dwelling (item code 01); allocating the principal component of mortgage payments to form part of 'selected other payments' (item codes 15 and 16); and collapsing and splitting previously established broad expenditure group items.
- . The methodology for assembling the data has changed for some items. For example, expenditure data for infrequently purchased items such as household furniture, stoves, refrigerators, and washing machines, were collected using a three-month recall period in the 1984 HES, whilst in the 1975-76 HES these items of expenditure were reported in the two-week or four-week diaries.
- . Non-monetary income was included in the 1975-76 survey but excluded from the 1984 survey owing to the poor quality of the data.
- . The sample size differed between surveys. For Victoria, there were 1,327 fully responding households in the 1975-76 survey compared with 1,947 households in the 1984 survey. The smaller standard errors associated with the larger sample size in 1984 enabled the 1984 results to be released in more detail than those from the 1975-76 survey.
- . Estimates of the change in expenditure between 1975-76 and 1984 are subject to the sampling and non-sampling errors referred to in the section, 'Reliability of the estimates' (see paragraphs 66-68 of Appendix II: Explanatory notes). Since the standard error on the difference between the two survey estimates will be greater than the standard error on the estimates for either survey, particular care has to be taken in interpreting such differences.

For these reasons, a detailed comparison of 1975-76 and 1984 household expenditure is not attempted here. The chart below provides a comparison of the cumulative distribution of disposable income (i.e., gross income net of tax) across the population of households, as estimated from the 1975-76 and 1984 Household Expenditure Surveys. Although the difference between the two curves is not great, it is statistically significant ( $p < 0.05$ ), indicating that the distribution of income among households in 1984 was more disparate than in 1975-76.



**LORENZ CURVES FOR AVERAGE WEEKLY HOUSEHOLD DISPOSABLE INCOME, VICTORIA**



## APPENDIX II

### EXPLANATORY NOTES

#### Introduction

1. This publication presents final results from the 1984 Household Expenditure Survey (HES).

2. The statistics in this publication are intended to present a broad overview of data items collected during the 1984 HES. Emphasis has been given to highlighting the differing household expenditure patterns and levels revealed when average weekly household expenditure is cross-classified by various household characteristics (e.g. income levels and sources, geographic location, family composition of the household) and selected household head characteristics.

3. The 1984 HES Information Paper (6527.0), released on 7 June 1984, was aimed at assisting users in evaluating and interpreting results arising from this survey. In addition to the Information Paper, a detailed concepts, methodology, and procedures publication is expected to be issued shortly.

4. *Public use unit record tapes* are available to interested users. Unit record data have been 'confidentialised' thereby ensuring that no possibility exists for identifying individual households. The contents of the tape are consistent with the output data items contained in Appendixes 2.0 and 3.0 of the 1984 HES Information Paper (6527.0).

#### Scope and coverage

##### *Geographical areas*

5. The survey covered both rural and urban areas (except remote and sparsely settled areas) in all States and Territories.

##### *Dwellings*

6. Only private dwellings and caravan sites were included in this survey. Private dwellings are houses, flats, home units, garages, tents, and any other structures used as private places of residence at the time of the survey. Hotels, boarding houses, hospitals, etc. were regarded as 'special dwellings' outside the scope of the survey.

##### *Households*

7. Information was collected on a household basis (see paragraph 21 for definition of a household) rather than for selected individuals in the population, because many items of expenditure such as food, accommodation and household goods and appliances relate to the household as a unit.

8. The following households and individuals were excluded from the survey:

- (a) foreign diplomatic households and foreign diplomatic staff households;
- (b) foreign defence force staff households;

- (c) visitors staying with a household for less than six weeks after the initial interview;
- (d) households with one or more usual members, who were spenders, who could not be interviewed within 14 days after the initial approach; and
- (e) households with one or more usual members, present at the initial interview, who expected to be absent at the end of diary-keeping.

#### Objectives and uses

9. The principal aim of the survey was to measure levels and patterns of expenditure on goods and services by private households in Australia and to identify factors which influence these levels and patterns.

10. Data collected in the 1984 HES allow for the following analyses:

- (a) examination of the distribution of household expenditure and income;
- (b) examination of the effect of changes in the structure of pensions, benefits, and taxes on the patterns of household expenditure and the distribution of household income;
- (c) development of government policy and planning in respect of specific components of expenditure (e.g. housing, health, transport);
- (d) analysis of the expenditure of particular groups (e.g. pensioners, self-employed, wage and salary earners, one-parent families, unemployed, migrants, and young families) compared with the general population;
- (e) analysis of household expenditure by the Consumer Price Index (CPI) target group of households to enable the reweighting of the CPI;
- (f) analysis of expenditure and income patterns of low income households. This will be particularly valuable for constructing equivalence scales for use in the analysis of poverty and equity of Government pensions and benefits;
- (g) comparison of expenditure patterns in rural and urban households and across State and Territory boundaries;
- (h) comparison of expenditure patterns in Australia with other countries (e.g. used in setting of allowances for Australian personnel stationed overseas);
- (i) planning of private enterprise marketing development to meet more appropriately the needs of consumers;
- (j) improvement of estimates of private final consumption expenditure used in the National Accounts; and
- (k) updating expenditure data used in economic models such as IMPACT.

### Survey design

11. It was decided that a sample of 7,520 fully responding households distributed across Australia would be sufficient to achieve the objectives of the survey. However, due to a favourable response, the sample finally achieved was 9,571 fully responding households. The following table shows the distribution of the sample of households across Victoria and Australia.

**HOUSEHOLD EXPENDITURE SURVEY:  
NUMBER OF FULLY RESPONDING  
HOUSEHOLDS, VICTORIA AND AUSTRALIA,  
1984**

	Metropolitan	Non-metropolitan	Total
Victoria	1,325	622	1,947
Australia	6,896	2,675	9,571

12. The process of identifying separate households was to select private dwellings (and caravans) and then to determine which households lived within each of these dwellings.

13. The method of sample selection differed for private dwellings and caravans. For private dwellings the sample was selected in three stages. Firstly, a sample of 1981 Population Census Collector's Districts (CDs) was selected, then, within the selected CDs, blocks of roughly equal size were sampled; and, finally, a sample of dwellings was selected from a list of all private dwellings within each selected block.

14. A two-stage selection process was employed in the caravan strata. Firstly, a number of caravan parks were selected and, secondly, a sample of sites was chosen from each selected caravan park.

15. A complex estimation procedure was then applied to enable the survey data to be expanded to obtain estimates for the defined population. The procedure was to apply an expansion factor ('weight') to each responding household. This included an adjustment to account for non-responding households from whom some or all information could not be obtained.

### Data collection method

16. Personal interviews were conducted to collect information on expenditure items which occur infrequently (e.g. purchase of vehicles and property, and the payment of household bills such as electricity and gas) and to collect details of income from all household members aged 15 years or over. In addition, household members aged 15 years or over were asked to record all payments made during a specified period in a diary provided to each of them. The diary-keeping period was two weeks for the majority of households

(households in rural areas were asked to record payments made during a four-week period). Consequently, each household was involved in the survey for either two or four weeks, although the sample of households was spread evenly over the twelve-month survey period, from January to December 1984.

17. To assist in the investigation of whether to include home mortgage interest as part of the CPI, a procedure was adopted which included a process of obtaining information on interest payments directly from the lending institution. In order to accomplish this, permission was first sought from the responsible householder before contact was made with the lending institution.

### Definitions

#### *Household*

18. A *household* is defined as a group of people who live together (in a single dwelling) as a single unit in the sense that they have common housekeeping arrangements; that is, they have some common provision for food and other essentials of living. Persons living in the same dwelling but having separate catering arrangements constitute separate households.

19. *Household population* refers to persons living in 'households' as defined above. The household population does not include persons living in non-private dwellings, such as hotels, motels, hospitals, prisons, and mining camps.

20. The *head of a household* is taken to be that person nominated by the member(s) of the household as the 'head'. Because of this, care should be taken in interpreting Tables and Charts 2.2 to 2.11 of this publication.

#### *Expenditure*

21. The 1984 HES was based on an acquisitions approach. This means that the expenditure related to goods and services acquired during the reference period, whether or not those goods were paid for or consumed; e.g. goods purchased by Bankcard were counted as expenditure at the time they were acquired rather than at the time the Bankcard bill was paid. Expenditure is net of refunds or expected refunds (e.g. payments for doctors visits are net of any refunds received or expected from Medicare). Information about most types of expenditure was obtained from the diary, although some infrequently reported items of expenditure were collected on a 'recall' or last payment basis. The length of the recall period ranged from two years for house purchases to three months for health expenses.

22. *Broad expenditure groups.* For a comprehensive list of items of expenditure collected in the 1984 HES, and the composition of a particular

broad expenditure group, reference should be made to Appendix 2.0 of *Information Paper: 1984 Household Expenditure Survey (6527.0)*.

23. The classification of expenditure in the survey - the Household Expenditure Survey Commodity Code List (HESCCL) - has two major divisions, i.e. expenditure on 'commodities and services' (the first 13 broad expenditure groups) and on what is termed 'other selected payments' (the last four broad expenditure groups). Other selected payments are composed mostly of capital items such as capital housing costs, superannuation, and life insurance, but also includes income tax. This division differentiates between consumption type items, which were the major focus of the survey, and those which were not necessarily 'consumed' by the household (e.g. life insurance payments can be regarded as savings rather than spending).

24. *Average weekly household expenditure* is the average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the corresponding characteristic group (e.g. age group, occupation group, household income decile/pentile).

#### *Income*

25. For each household, *income* is defined as gross weekly income from all sources (before deductions for income tax, superannuation, etc.) at the time of the interview. Details of income were collected from all household members. The main components of income are:

- (a) current usual wages and salaries;
- (b) income derived from self-employment;
- (c) government direct benefits (including benefits received from an overseas government but excluding educational grants, see (e) below);
- (d) income from investments (including interest, dividends, royalties, and rent); and
- (e) other regular income (including educational grants and private and government scholarships received in 'cash', superannuation, workers' compensation, alimony or maintenance, and any other allowances regularly received).

26. Although most information about income was obtained on a current basis, some was obtained in respect of the previous financial year.

27. In general, income is regarded as all receipts which are received regularly and are of a recurring nature. Certain receipts were not considered to conform to this criterion and were therefore treated as being outside the scope of the survey. Such receipts included the following:

- (a) maturity payments on insurance policies, superannuation, etc. as these lump-sum receipts were regarded as maturity of an investment rather than income;
- (b) lump-sum compensation for injury, and legal damages received;
- (c) windfall gains such as gambling and lottery winnings;
- (d) lump-sum inheritances and other lump-sum receipts;
- (e) withdrawals from savings;
- (f) loans and credit obtained;
- (g) profit from buying and selling of stocks, shares, and other capital goods, unless as a business (even if these profits are taxable);
- (h) value of home-produced goods where the economic activity of the household was not associated with the production of these goods;
- (i) monetary gifts if not regularly received, and the value of non-monetary gifts from another household;
- (j) loans being repaid to a member of the household by a third party;
- (k) receipts from sale of household effects, e.g. furniture, television sets, refrigerators;
- (l) income derived from the 'cash economy' and not reported; and
- (m) employer contributions to superannuation funds and/or life assurance policies.

28. The income data collected in the survey are only those types included in the definitions. The survey does not collect all funds available for expenditure. The survey therefore does not purport to be an income-expenditure balance sheet. The collection of income data in the survey is primarily undertaken to allow households to be classified into groups for expenditure analysis. *It is not expected that income and expenditure will balance either for an individual household or even when averaged over a group of households. The difference between expenditure and income is therefore not necessarily a measure of savings or dissavings.*

#### *Principal source of household income*

29. *Principal source of income* for each household (or household head) is derived using a classification of two levels. The first level of the classification differentiates between *total Government pensions and 'cash' benefits* and *total regular income from other sources* (mostly private income). At the second level, income is classified according to 21 individual sources of income and from this the principal source of income for each household (or household head) is derived. Children's income, earned or unearned, was allocated to the nominated households head's income.

30. *Private income* refers to all money receipts which are received regularly excluding government

pensions and benefits. The private income of a household represents the total private income of all members of the household. 'Private income' may be earned income (income from wages and salaries or from own business) or 'Other private income' (the main components of which are superannuations/annuity, workers' compensation, accident compensation, maintenance/alimony, interest on financial institution accounts, investments, and property rent). The value of private income is obtained from the responses to the income questions of the 1984 Household Expenditure Survey.

31. *Wages and salaries* for a household, comprises each person's current usual wages and salaries, and regular bonuses. Income in kind is included in some cases. 'Wages and salaries' is a component of 'Private income'.

32. *Own business* includes income from self-employment and is based on the income in the previous financial year from business, including value of goods withdrawn from business for own use that financial year. If income from the previous financial year was not known, the year previous to that was used. Income may therefore be for 1981-82, 1982-83, or 1983-84, depending on the time of year the household was interviewed and the availability of records. No adjustments have been made to the income reported in the 1984 Household Expenditure Survey. Income from 'Own business' is a component of 'Private income'.

33. *Other private income* represents private income other than from 'Wages and salaries' and 'Own business'. It includes superannuation, workers' compensation, alimony and maintenance, and any other allowances regularly received. Income from interest on financial institution accounts, investments, and property rent was based on the amount received in the previous financial year. 'Other private income' is a component of 'Private income'.

34. *Age pension* is the Department of Social Security age pension, including wife's pension and additional cash allowances such as rent assistance. 'Age pension' is a component of 'Government pensions and benefits'.

35. *Invalid pension* is the Department of Social Security invalid pension, including wife's pension and additional cash allowance such as rent assistance. 'Invalid pension' is a component of 'Government pensions and benefits'.

36. *Unemployment benefit* is the Department of Social Security unemployment benefit, including supplementary cash benefits. 'Unemployment benefit'

is a component of 'Government pensions and benefits'.

37. *Sickness benefit* is the Department of Social Security sickness benefit. 'Sickness benefit' is a component of 'Government pensions and benefits'.

38. *Sole parent's benefit* comprises the Department of Social Security supporting parent's benefit and widow's pension Class A (widows with one or more qualifying children), and includes supplementary cash benefits.

39. *Veterans' Affairs pensions* are pensions paid by the Department of Veterans' Affairs, including service, disability, and war widow's pension. 'Veterans' Affairs pensions' are a component of 'Other government pensions and benefits'.

40. *Family allowance* refers to the Department of Social Security family allowance as reported in the Household Expenditure Survey 1984. 'Family allowance' is a component of 'Other government pensions and benefits'.

41. *Household income deciles* are 10 per cent groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income.

42. *Household income pentiles* are 20 per cent groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income.

43. An *income unit* may be one of three types:

- (a) a married couple income unit consisting of a husband and wife (and their dependent children, if any);
- (b) a one parent income unit consisting of a single parent and that parent's dependent children; or
- (c) a one person income unit comprising any person aged 15 years and over not attending school and not a full-time post-secondary student aged 15 to 20 years living with parents.

#### *Other definitions*

44. *Age* was classified according to the person's age at last birthday.

45. *Employment status*. All persons aged 15 years or over were classified according to whether they were *employed* (either full-time or part-time), *unemployed*, or *not in the labour force*.

46. *Employed persons* comprise all those aged 15 years or over, who in their main job:

- (a) worked for one hour or more for pay, profit, commission, or payment in kind in a job or business, or on a farm (including employees, employers, and self-employed persons);
- (b) worked for fifteen hours or more without pay in a family business or on a farm (i.e. unpaid family helper); or
- (c) were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks prior to the placement date; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks prior to the placement date; on strike or locked out; on workers' compensation and expected to be returning to their job; receiving wages or salary while undertaking full-time study; or were employers or self-employed persons who had a job, business, or farm, but were not at work.

47. *Full-time workers* are those who usually work 35 hours a week or more. *Part-time workers* are those who usually work less than 35 hours a week.

48. *Self-employed* are those persons whose main source of 'earned' income is derived from their own business or partnership.

49. *Unemployed persons* are those aged 15 years or over who were not employed, and

- (a) had actively looked for full-time or part-time work at any time in the four weeks prior to the placement date, and
  - (i) were available for work, or would have been available except for temporary illness (i.e. lasting for less than four weeks prior to the placement date); or
  - (ii) were waiting to start a new job within four weeks from the placement date and would have started if the job had been available then; or
- (b) were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks prior to the placement date for reasons other than bad weather or plant breakdown.

50. *Persons not in the labour force* are those who, during the survey period, were not in the categories 'employed' or 'unemployed'.

51. *Occupation* was coded for all persons aged 15 years or over who were classed as employed persons (using a classification based on the Classification and Classified List of Occupations (CCLO) used during the 1981 Census of Population and Housing).

52. The *family composition of the household* classification is divided into three broad groupings (single families, multiple families, and households with only unrelated persons present, including single person households). Additional categories are formed according to the number of dependent and non-dependent offspring, the presence of non-family individuals, the number of unrelated persons, and the identification of single parent families within the household.

53. *Married couple only households* consist solely of a married couple (including both legal and de facto relationships as identified by survey respondents).

54. A *dependent child* is a person aged under 15 years, or aged 15 to 20 years and a full-time student, who has a parent/guardian in the household and is neither a spouse nor parent of anyone in the household.

55. *Single parent households* include single parents with dependent children only, and single parents with dependent and non-dependent children. Single parent households may also include non-family individuals.

56. Unless stated otherwise, 'other' family composition includes married couples and single parent families living in multiple family households.

57. The *nature of housing occupancy* is determined according to whether the selected dwelling is owned outright, in the process of being bought, being rented privately or through the Government (either furnished or unfurnished), or is occupied rent free.

#### *Dwelling structure*

58. *Separate house* refers to a single dwelling, separated by open space from other dwellings, where the land surrounding the house was for the sole use of its occupants.

59. *Flat or unit* comprises:

- (a) a single storey flat or unit which has no private land specifically for the use of residents of that unit only, apart from garages, laundries, and clothes lines. This category includes granny flats, garden flats, and converted garages; and
- (b) a block of dwelling units of two or more storeys, that is, where each dwelling has a separate dwelling unit above or below it. Garages below the dwelling units are not counted as a separate storey.

60. *Semi-detached/terrace house/villa unit/town-house* refers to grouped dwellings that do not have separate dwelling units above or below them and which

have land attached to the dwelling for the sole use of its occupants. Such dwellings could be of two or more storeys, or split level.

#### *Broad geographical area*

61. *Metropolitan area* is defined as the Melbourne Statistical Division, as delimited for purposes of the 1981 Census of Population and Housing.

62. *Other urban areas* are defined as all towns and urban centres with a population of 500 persons or more (excluding the capital cities) as delimited for purposes of the 1981 Census of Population and Housing.

63. *Rural areas* are defined as all localities with a population less than 500 persons. Remote areas with less than 0.06 dwellings per square kilometre were excluded from the survey.

64. *Selected dwelling* is the dwelling in which the household was selected in the survey, not necessarily the dwelling of usual residence.

65. Households in the *Consumer Price Index (CPI) target group* are those residents in the metropolitan area which obtain at least three-quarters of their income from wages and salaries, with the exception of the ten per cent of such households which have the highest incomes.

#### **Reliability of the estimates**

66. The estimates provided in this publication are subject to two types of error.

- (a) *Sampling error*. This is the difference which would be expected between the estimate and the corresponding figure that would have been obtained from a collection based on the whole population, using the same questionnaires and procedures. A measure of the sampling error for a given estimate is provided by the standard error expressed as a percentage of the estimate (relative standard error). In this publication, estimates with a relative standard error between 30 and 50 per cent are preceded by \*. Estimates with a relative standard error greater than 50 per cent are suppressed and replaced by \*\*. Appendix III contains a discussion of sampling error as well as giving details for calculating the percentage standard error for selected estimates in this publication.
- (b) *Non-sampling error*. These errors can occur whether the estimates are derived from a sample or from a complete enumeration, and are usually referred to as non-sampling errors. Three major sources of non-sampling error are:

- (i) inability to obtain comprehensive data from all households included in the sample. These errors arise because of differences which exist between the characteristics and patterns of expenditure and income between responding and non-responding households;
- (ii) errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information, and mistakes in answers to questions; and
- (iii) errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording as well as errors arising from incorrect classifications of individual payments to some of the more detailed expenditure categories.

67. Non-sampling errors are difficult to measure in any collection, however, every effort was made to minimise these errors. In particular, the effect of the reporting and processing errors described above were minimised by careful questionnaire design, intensive training and supervision of interviewers, asking respondents to refer to records whenever possible, and extensive editing and quality control checking at all stages of data processing.

68. The error due to incomplete response was minimised by call-backs to initially non-responding households in order to explain the importance of their co-operation to the project, and by adjustment of the 'weights' (the factors used to expand the sample data to obtain population estimates). The weights were allocated to the responding households in order to allow for households with similar characteristics from whom comprehensive data was not obtained.

#### **Interpretation of results**

69. When analysing expenditure estimates, reference should be made to the following expenditure concepts used in the survey:

- (a) because of the extended collection period of the survey, changes in money values and changes in the relative prices of goods and services during the period have some implications for the interpretation of the results. The reference periods of data items differed, first, because households were approached at different dates over the duration of the survey and, second, because data items were obtained in respect of varying reference

periods (e.g. medical expenses in respect of the previous 3 months, purchase of motor vehicles in the previous 12 months);

- (b) the commodity and service classification collects data on money values and does not measure quantity or quality. Therefore, variations between items do not necessarily indicate variations in quantity or quality but are the result of price, quantity, and quality factors;
- (c) purchases such as gifts may not necessarily be for household members but may be for other persons;
- (d) commodities or services provided free by other households or agencies (except employers) are not recorded (for example provision of grocery items by welfare agencies);
- (e) the expenditure estimates in this publication represent the average expenditure for *all* households on the items concerned, and not the average expenditure of households reporting such expenditures. Thus the first two items in Table 5.2 show that average weekly household expenditure in Victoria was \$13.30 on rent and \$15.38 on mortgage interest payments. It is unlikely, however, that any individual household would pay both rent and mortgage interest, so that the averages shown are not representative of the average expenditure on rent *or* mortgage interest amongst households incurring such expenditures. Similarly, expenditure on infrequently purchased items such as motor vehicles is shown as the average for all households and not just for those households reporting such expenditure in the survey period; and
- (f) as the concept of expenditure is net and not gross it is possible for expenditure to be negative for a particular item. For example, the trading-in or selling of a large vehicle for a smaller, more economical vehicle of less value would result in negative expenditure on vehicle purchase for that household. Similarly, negative expenditure will result if a vehicle is sold and none is purchased during the reference period.

70. Owing to their sensitive nature, certain commodities and services tend to be under-reported in surveys. Items for which expenditure may have been understated include alcohol, tobacco, gambling, fines or penalties, alimony or maintenance payments, and personal loan details.

#### Limitations of the survey

71. The 1984 Household Expenditure Survey was designed to fulfil a number of specific objectives (see

paragraphs 9-11) and as a consequence the data have limitations when being used:

- (a) as a measure of savings or dissavings. (Interested users are referred to the publication *Expenditure by Principal Source of Income of Households, Preliminary* (6534.0) which highlighted the problems of using the data for such purposes);
- (b) as a proxy measure for the National Accounts concept of private final consumption expenditure (e.g. the survey does not include expenditure on goods and services by non-profit organisations; expenditure of a capital nature by unincorporated enterprises and non-profit organisations; imputed rent or imputed interest on life and superannuation funds; and gross payments for health expenses);
- (c) as a projected measure of the Australian, States' and Territories' populations. The population consists of private and special dwellings. Only households in private dwellings (and caravans) were required to participate in the survey, and, therefore, the data presented in this publication reflects the expenditure patterns and levels of those households;
- (d) as a per capita measure of expenditure. The survey was designed to reflect average weekly household expenditure patterns and levels; and
- (e) to service users' needs for detailed regional data. The level of geographical area at which the 1984 HES data can be published, is limited by the level of the sample error.

72. Comparison with the results from the previous household expenditure surveys (1974-75 and 1975-76) has limitations in that changes (e.g. methodological and conceptual) have taken place since then. Some of the major changes are as follows:

- (a) whereas the previous surveys adopted a mixture of 'payments' and 'acquisitions' approaches, the 1984 survey was designed around the 'acquisitions' approach. The 'acquisitions' approach is equivalent to the cost of goods and services acquired during the period (ranging from two weeks to two years);
- (b) major changes in categorization within the HES Commodity Code List (HESCCL) between 1975-76 and 1984 versions consist of separately identifying current housing costs for the selected dwelling (item code 01); allocating the principal component of mortgage payments to form part of 'other capital housing costs' (item code 16); and collapsing and splitting previously established broad expenditure group items;



- (c) the methodology for assembling the data has changed for some items (e.g. expenditure data for infrequently purchased items, such as household furniture, stoves, refrigerators, and washing machines, were collected using a three-month recall period in the 1984 HES, whilst in the 1975-76 HES these items of expenditure were reported in the two-week or four-week diaries);
- (d) the different treatment and incidence of non-monetary income;
- (e) the different sample size (in the 1975-76 HES there were 5,869 fully responding households Australia-wide compared with a corresponding sample size of 9,571 households in the 1984 HES); and
- (f) that estimates of the change in expenditure between 1975-76 and 1984 are subject to the sampling and non-sampling errors referred to in the section, 'Reliability of the estimates' (see paragraphs 66-68). Since the standard error on the difference between the two survey estimates will be greater than the standard error on the estimates for either survey, particular care has to be taken in interpreting such differences.

#### Related publications

73. Users may wish to refer to the following publications:

*Household Expenditure Survey, 1974-75, Bulletins 1-8* (6507.0 - 6514.0)

*Household Expenditure Survey, 1975-76, Bulletins 1-4* (6516.0 - 6519.0)

*Information Paper: 1984 Household Expenditure Survey* (6527.0)

*1984 Household Expenditure Survey, Australia, Bulletin 1: Summary of Results* (6530.0)

*1984 Household Expenditure Survey, Australia: States and Territories* (6533.0) (\$1.80, \$2.60 incl. postage)

*1984 Household Expenditure Survey: Detailed Expenditure Items* (6535.0) (\$2.40, \$3.30 incl. postage)

*1984 Household Expenditure Survey: The Effects of Government Benefits and Taxes on Household Income* (6537.0) (\$4.20)

*Social Indicators No 4, 1984* (4101.0) (\$21.50, \$25.50 incl. postage)

*Social Indicators, Victoria, No. 1, 1984* (4101.2) (\$15.00, \$19.00 incl. postage)

*Australian Families, 1982* (4408.0) (\$1.50, \$2.20 incl. postage)

*Consumer Price Index* (6401.0)

*Income and Housing Survey, 1982-83* (6523.0)

74. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The *Catalogue* and *Publications Advice* are available from any ABS office.

#### Electronic services

75. *VIATEL* Key \*656# for selected current economic, social, and demographic statistics.

*AUSSTATS* Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

*TELESTATS* This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

*DIAL-A-STATISTIC* The latest information on Consumer Price Index, Unemployment, and Average Weekly Earnings may be obtained from this recorded message service by dialling (03) 652 6313 (3 lines).

#### Symbols and other usages

.. not applicable

n.c.c. not elsewhere classified

\* subject to or based upon a figure subject to high standard errors and therefore should be used with caution. See paragraph 66 (a).

\*\* subject to sampling variability too high for most practical purposes. See paragraph 66 (a).

76. Where figures have been rounded, discrepancies may occur between sums of the component items and totals. Published percentages are calculated prior to rounding of the figures and therefore some discrepancy may exist between these percentages and those that could be calculated from the rounded figures.

### APPENDIX III

#### RELATIVE STANDARD ERRORS (%) FOR ITEM ESTIMATES

As described in paragraphs 66-68 of the Explanatory notes, the survey is subject to both sampling and non-sampling errors. This appendix enables an estimate of the size of the sampling error to be determined (i.e. an estimate of the possible differences that may have occurred if the collection was based on all households using the same questionnaires and procedures).

Data are provided which enable relative standard errors to be calculated for each estimate shown in this publication. While it would have been possible to produce and publish standard errors for all estimates presented, this has not been done for the following reasons:

(a) presentation difficulties would have been encountered because of the large number of estimates involved;

(b) computer production of all standard errors would have been very costly; and  
 (c) the standard errors themselves are subject to sampling errors, and 'smoothing' or averaging them in the appropriate fashion improves their accuracy.

Tables in this publication are, for the most part, in a standard form: each column in the table corresponds to a category (e.g. *rural households, single person households*) and each row corresponds to an item (e.g. *average weekly household expenditure on current housing costs (selected dwelling), average age of household head*). The entries in the table are estimates of the value of the items for each category. The relative standard errors of estimates at the Australia level are presented in Table A. The relative standard errors of estimates at lower levels can be obtained by using the Australian figure together with the factor line of the graph indicated in Table A.

**TABLE A. RELATIVE STANDARD ERRORS (%) OF ESTIMATES AT THE AUSTRALIAN LEVEL AND FACTOR LINES NEEDED TO DERIVE ESTIMATES AT THE LOWER LEVEL**

	Relative standard error (%) for Australia	Factor line		Relative standard error (%) for Australia	Factor line
<b>Broad expenditure group</b>			<b>Proportion of total income being -</b>		
Commodity or service -			Wages and salaries	0.8	F
Current housing costs (selected dwelling)	1.3	E	Own business	3.3	D
Fuel and power	1.0	E	Government pensions and benefits	2.1	D
Food and non-alcoholic beverages	0.9	D	Other	5.2	E
Alcoholic beverages	1.9	E	<i>Average age of household head</i>	0.5	E
Tobacco	2.0	E	<b>Average number of persons per household -</b>		
Clothing and footwear	2.0	E	Under 18 years	1.8	E
Household furnishings and equipment	2.5	E	18 to 64 years	0.8	D
Household services and operation	1.4	D	65 years and over	2.8	F
Medical care and health expenses	1.7	D	Total	1.5	E
Transport	1.7	E	<b>Proportion of households with nature of housing occupancy being -</b>		
Recreation	1.7	E	Owned outright	1.5	F
Personal care	1.8	E	Being bought	1.7	F
Miscellaneous commodities and services	2.8	D	Renting - government	6.5	D
<b>Total commodity or service expenditure</b>	<b>0.8</b>	<b>D</b>	Renting - private	2.5	F
<b>Selected other payments -</b>			Occupied rent free	7.4	E
Income tax	1.5	D	<i>Average number of employed persons per household</i>	1.1	D
Mortgage payments - principal (selected dwelling)	3.4	E	<b>Proportion of households with family composition of the household being -</b>		
Other capital housing costs	12.0	C	Married couple -		
Superannuation and life insurance	2.0	E	only	2.2	F
<b>Total selected other payments</b>	<b>2.4</b>	<b>D</b>	with dependent children only	2.1	E
<b>Total</b>	<b>0.9</b>	<b>D</b>	other	3.2	F
<b>Household characteristics</b>			Single parent one family household only	3.8	F
<i>Average weekly household income - not categorised by income decile group</i>	0.9	E	Single person household	2.7	F
<i>categorised by first or last decile group</i>	0.4	E	Other	5.5	E
<i>categorised by some other decile group</i>	0.1	E	<b>Estimated number of households being in -</b>		
			Metropolitan areas	1.5	E
			Other urban areas	5.1	E
			Rural areas	3.2	E
			<b>Estimated total number in population -</b>		
			Households	1.4	E
			Persons	1.5	E

To calculate the relative standard error of the estimate of item I for category C, use the formula:

$$\text{RSE} = F \times R \%$$

R is the relative standard error of the estimate of item I for Australia and is given in Table A.

F is a factor based on the number of sampled households in category C. F is obtained from the graph using the line specified for that item in Table A.

The procedure for calculating relative standard errors is outlined below.

- (a) In the table containing the estimate look up the number of sample households in the category.
- (b) Using Table A, look up the Australian relative standard error R for that item, and beside it the letter of the factor line corresponding to that item.
- (c) Read the factor F from the graph using the factor line from step (b) and the number of sampled households from step (a).
- (d) The relative standard error is  $F \times R \%$ .

An example of the calculation of a relative standard error is given below.

Table 2.5 shows that the estimate of *average age of household head* for households whose head is a full-time wage and salary earner is 38.95. The relative standard error is calculated as follows.

- (a) From Table 2.5 we see that the number of sampled households is 1,005.
- (b) From Table A we find that the Australian relative standard error R is 0.5% and the factor line required is E.
- (c) Looking up line E on the graph with number

of sampled households (1,005) gives the factor F as 2.75.

- (d) The relative standard error is thus  $2.75 \times 0.5\% = 1.38\%$ .

An example of the use of relative standard errors is as follows. The estimate of *average age of household head* for households whose head is a full-time wage and salary earner is 38.95 with a relative standard error of 1.38% (see above). The standard error of this estimate is therefore  $38.95 \times 0.0138 = 0.54$ . Thus, there are about 2 chances in 3 (or approximately with 67% confidence) that the true figure lies in the range 38.41 to 39.49 and about 19 chances in 20 (or approximately with 95% confidence) that the figure is in the range 37.87 to 40.03.

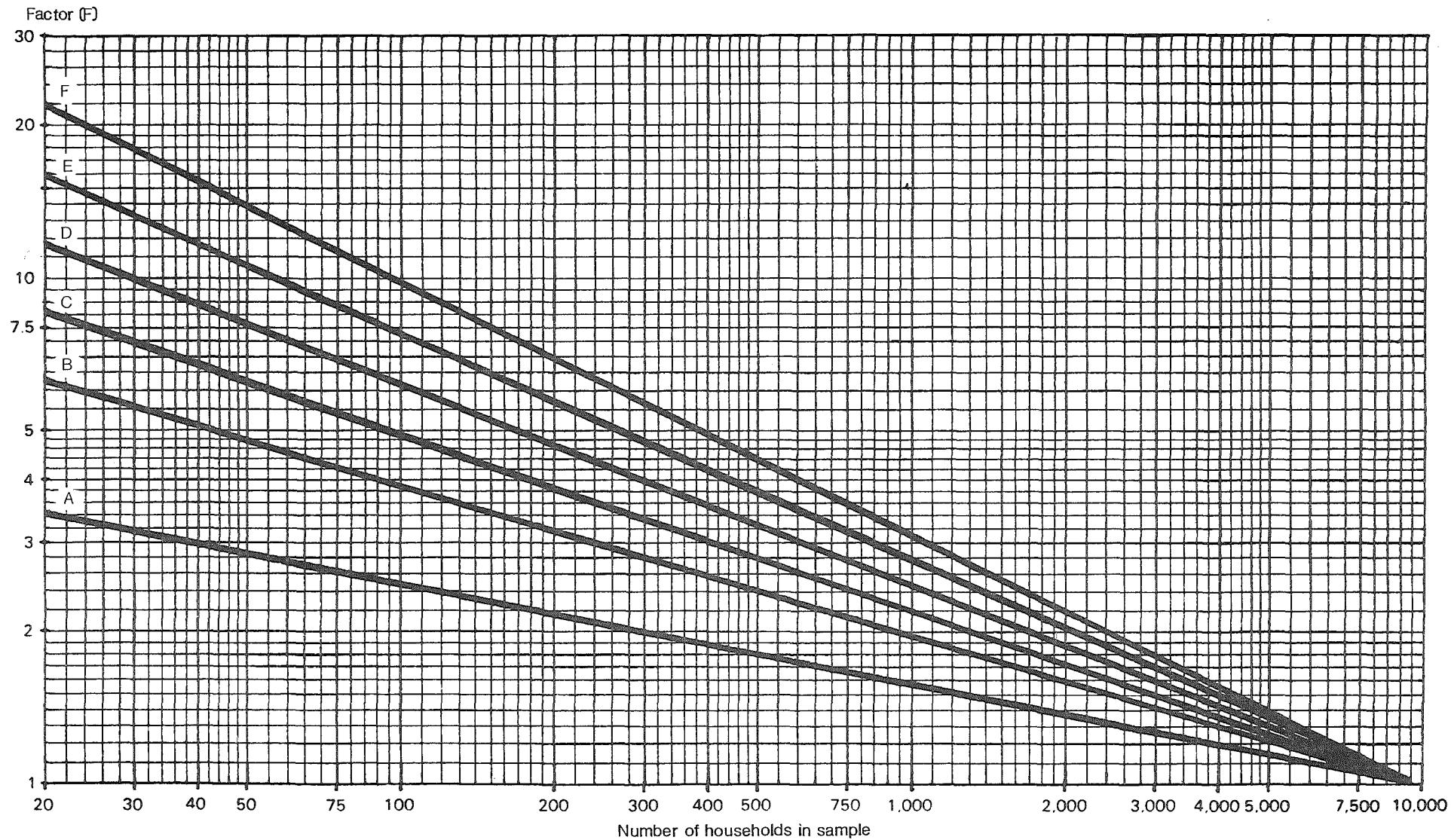
Only income within a fixed range falls into an income decile group; hence the item *average weekly household income* is much less variable when categorised by income decile group than otherwise. Because of this, three rows of Table A have been provided to calculate relative standard errors for estimates of *average weekly household income*. The relative standard error is  $R \times F\%$ , where F is obtained using factor line E of the graph and R is from the column headed 'Relative standard error (%) for Australia'. The figure R from the row 'not categorised by income decile group' (under the heading 'Household characteristics' in Table A is the relative standard error for Australia; the Rs from the next two rows are simply the appropriate figures for the calculation of relative standard errors for estimates categorised by income decile group.

Table B is categorised by income decile group. In this table the boundaries between the groups are formed by estimates of deciles. These decile estimates are given in Table B along with their relative standard errors. For example, the estimate of the third income decile is \$235.00 and its relative standard error is 1.7%.

**TABLE B. ESTIMATES OF INCOME DECILES AND THEIR RELATIVE STANDARD ERRORS (%)**

	Decile of average weekly household income (\$)								
	1	2	3	4	5	6	7	8	9
Decile estimate	113	171	235	314	387	472	564	675	860
Relative standard error (%)	1.5	1.1	1.7	1.1	1.0	0.9	0.8	0.8	1.1

# FACTOR F TO USE IN RELATIVE STANDARD ERROR (%) CALCULATIONS





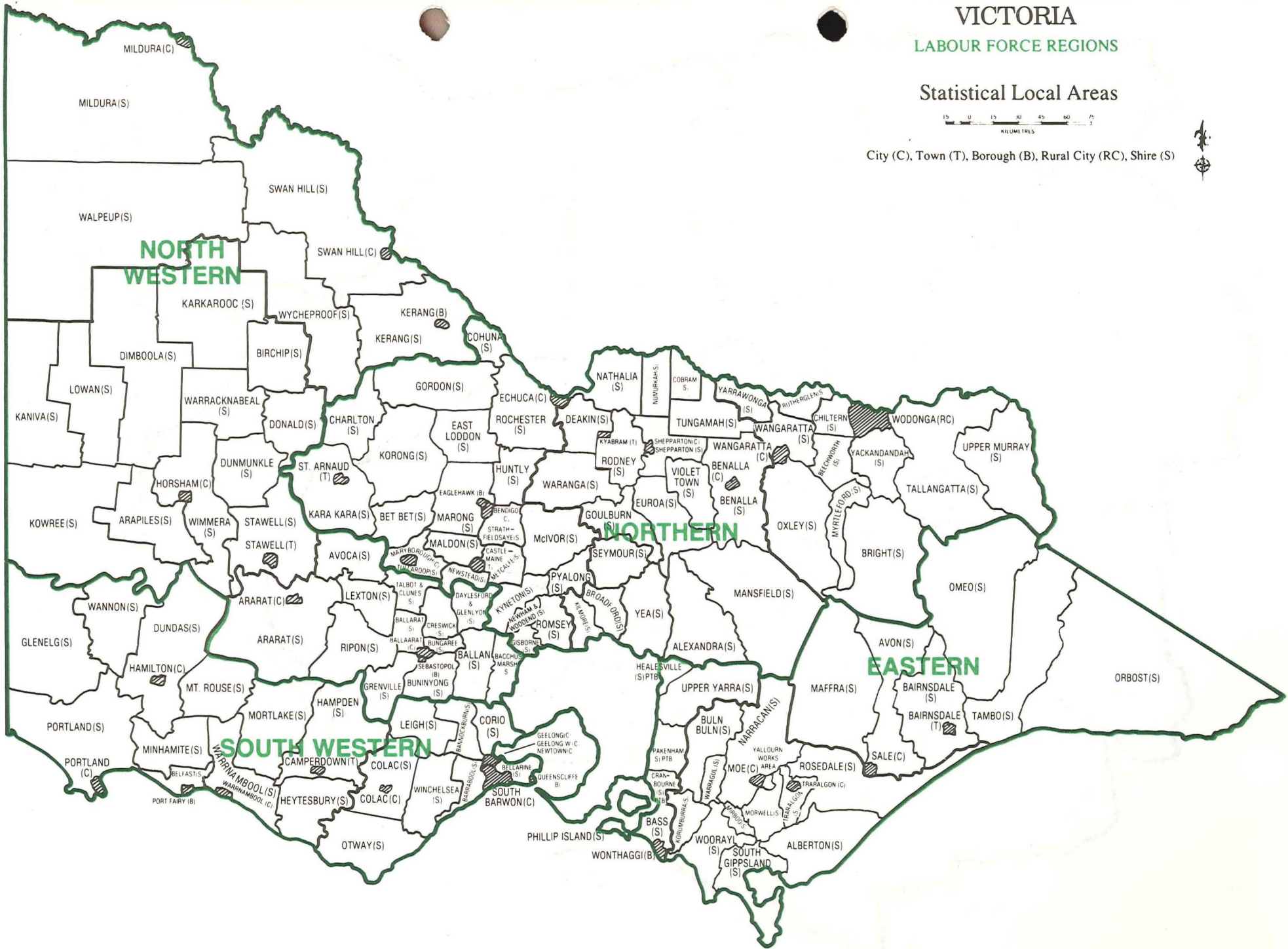
# VICTORIA

## LABOUR FORCE REGIONS

### Statistical Local Areas



City (C), Town (T), Borough (B), Rural City (RC), Shire (S)





**MELBOURNE STATISTICAL DIVISION**  
 Statistical Local Areas  
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